



First Reliance to Remain Open on Traditional Bank Holidays

December 18, 2007 Florence, SC – Focusing on their commitment to be *Easy To Do Business With*[™], First Reliance Bank announced today that in 2008 they will be open on 6 Federal Holidays. The bank made the decision to extend their holiday hours of operation to provide its customers with a more convenient banking experience. In addition to the convenience of remaining open on these days, the bank will be celebrating each holiday with its customers through fun and educational holiday activities.

In 2008, First Reliance Bank will be open on the following holidays:

- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Labor Day
- Columbus Day
- Veterans Day

“We take customer convenience very seriously,” commented Rick Saunders, President and CEO of First Reliance Bank. “Everything we do is centered around our efforts to make banking easy for our customers. Throughout 2008, we will continue to explore new options to provide customers with the most convenient banking experience available.”

Remaining open on traditional bank holidays is the most recent example of the bank's ongoing convenience initiatives, which have included Same Day Banking, 8-8 Extended Banking Hours, growing branch locations, and a Nationwide NO FEE ATM Network.

*First Reliance Bank, founded in 1999, has assets of approximately \$525 million, and employs over 170 highly talented associates. The bank serves the Upstate, Midlands, Piedmont, Low Country, Grand Strand, and Pee Dee regions of South Carolina. The bank has been recognized for its success including being the only company ever to be named to The Top 25 Fastest Growing Companies[™] in South Carolina four times including 2002, 2004, 2005, and 2006 (SC Chamber/Elliott Davis. In June 2007, the bank was added to the Palmetto 25, a list of S.C.'s largest publicly held companies. In 2006 and 2007, the bank was also recognized as One of the Best Places to Work in South Carolina by the SC Chamber of Commerce. First Reliance Bank offers **Totally FREE Checking, Totally FREE Business, FREE Coin Machines, a Nationwide NO FEE ATM Network, and a 5 Way Mortgage Service Promise. It also offers 8-8 Extended Hours in all of their Florence, Mt. Pleasant, and Lexington locations and is open on most traditional bank holidays.** Its *Easy to Do Business With*[™] standard has earned the young bank a customer satisfaction rating of 96% (Performance Solutions-June 2007-Audited). First Reliance Bank is traded as FSRL.OB.*

