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FIRST RELIANCE BANK

William Garland Joins First Reliance Bank

August 16, 2007 Florence, SC – First Reliance Bank recently announced that William A. Garland, Jr. has joined the business banking team as Vice President, Business Banker. In his new role, Garland will be responsible for acquiring and developing new and existing business opportunities such as real estate and equipment purchases, debt restructuring, and working capital funding.

“William shares in our commitment to not only grow our bank, but our communities as well,” said Richard McIntyre, Lexington Market President. “I am certain that his passion for success, along with his experience, will positively impact not only our customers but our associates as well. William will be an outstanding leader and an asset to First Reliance Bank.”

Garland joins First Reliance Bank with over 15 years of banking experience. As an active member of the community, Garland currently serves as a board member for the American Red Cross and a local community development corporation board. Additional memberships include the Columbia Chamber of Commerce and the Chamber High Power Partnership. Garland is a graduate of Southern Wesleyan University, where he earned a Bachelor of Science degree in Business Administration.

*First Reliance Bank, founded in 1999, has assets of approximately \$510 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 Mon.-Sat. Extended Hours in all of their Florence locations. 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.*