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FIRST RELIANCE BANK

Kay Rode Joins First Reliance Bank



October 24, 2007 Florence, SC – First Reliance Bank recently announced that Kay Rode has joined the Charleston Mortgage Lending team as a Mortgage Loan Specialist in the First Reliance Mount Pleasant office. In her new role, Rode will be responsible for acquiring and developing new consumer mortgage opportunities with builders, realtors, and homeowners.

“Kay brings a unique set of skills and experiences to our team; her outstanding track record has earned her many accolades, including consistently ranking as a top producer throughout her career,” said Rick Saunders, President and CEO of First Reliance Bank. “Her leadership skills, customer relationship experience, and mortgage and real estate knowledge support the bank’s growth plans and will help us deliver first rate mortgage service to customers in the Mt. Pleasant community.”

Rode joins First Reliance Bank with over 16 years of banking experience. Noteworthy accomplishments include recognition as a top producer within the Charleston mortgage banking industry. Rode currently resides in Mt. Pleasant with her husband Rob and three children.

*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 Extended Hours in all of their Florence, Mt. Pleasant, and Lexington 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.*

