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FIRST RELIANCE BANK

Brad Schneider Joins First Reliance Bank



July 9, 2007- Greenville, SC – Brad Schneider has joined First Reliance Bank as Senior Vice President, Senior Lender-Upstate. Rick Saunders, President and CEO, stated, “Brad represents our commitment to hire the best people, in the best locations. Brad’s twenty years of experience in lending and leadership in the upstate was the perfect combination to lead us into our newest market.” Mr. Schneider’s duties will include developing business relationships and establishing a foundation that First Reliance Bank will use to further the banks growth and strategy into South Carolina’s fastest growing economic region. In addition to an impressive list of professional achievements, Brad has also lent his talents to various charitable organizations including holding board positions with Meals on Wheels, Camp Greenville, and Homeless Children International.

Mr. Schneider is a graduate of Furman University and the Graduate School of Banking, Louisiana State University. He has many personal interest including restoring antique automobiles. He and his family are members of Aldersgate Methodist Church.

First Reliance Bank, founded in 1999, has assets of approximately \$500 million, and employs 160 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 SC’s largest publicly held companies. In 2006, the bank was also recognized as one of the Top 15 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 93% (Performance Solutions-May 2007-Audited). First Reliance Bank is traded as FSRL.OB.