

David K. Raynor
507 29th Ave N
Myrtle Beach, SC 29577

August 26, 2009

Mr. Rick Saunders
President and CEO
First Reliance Bank
2170 W. Palmetto Street
Florence, SC 29501

Dear Rick:

Just wanted to congratulate you and First Reliance Bank on your 10th anniversary of outstanding service and performance. Seems like only yesterday that you had the idea to create a major community bank for Florence and other cities in South Carolina. To say it has been a successful venture would be an understatement. The long hours and drive you have demonstrated has paid off for all those around you.

Congrats again and best wishes for continued growth and success.

Regards,


David Raynor