



Mark Fenton Joins First Reliance Bank

January 5, 2009 Florence, SC – First Reliance Bank recently announced that Mark Fenton has joined their business banking team as Senior Vice President of Correspondent Business Banking. In his new role, Fenton will be responsible for building correspondent networks throughout the Carolinas. Fenton will be based out of the First Reliance Lexington branch.

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

With more than 20 years of industry experience, Fenton has been in the banking since graduating from Kansas State University in 1982 where he earned a Bachelor of Science degree in Finance. Fenton is an active member of Mortgage Bankers of the Carolinas and volunteers for various fundraisers throughout the community. Fenton currently resides in Raleigh, NC.





ABOUT FIRST RELIANCE BANK

*First Reliance Bank, founded in 1999, has assets of approximately \$605 million, and employs over 140 highly talented associates. The bank serves Columbia, Charleston and Florence markets in 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, 2007, and 2008 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 a unique Hometown Heroes package of benefits to serve those who are serving our communities, a Customer Service Guaranty, Totally FREE Checking, Totally FREE Business Checking, FREE Coin Machines, a Worldwide 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™ brand has earned the young bank a customer satisfaction rating of 98% (Lamothe & Associates, Inc., Research Firm). First Reliance Bank is traded as FSRL.OB.***