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(843)674-3286
FIRST RELIANCE BANK

Dan Tate Joins First Reliance Bank



November 8, 2007 Florence, SC – First Reliance Bank recently announced that Dan J. Tate has joined the Rock Hill Mortgage Lending team as Vice President, Mortgage Market Manager. In his new role, Tate will be responsible for building a team of retail mortgage professionals to service the York County, South Carolina and North Carolina markets and to develop strategic wholesale relationships with mortgage brokers and financial institutions within the market.

“Dan brings a unique set of skills and experiences to our team; his outstanding track record has earned him many accolades, including consistently earning the title of Top Producer throughout his career,” said Rick Saunders, President and CEO of First Reliance Bank. “His 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 and real estate developers in our communities.”

Tate joins First Reliance Bank with over 15 years of banking experience. As an active member of the community, Tate is currently a member of the Tega Cay Police Reserve Officers, the Tega Cay Parks and Recreation Board, the NAMB, and multiple state Mortgage Broker’s Associations. Tate also serves as the Director of the Anchorage Home Owners Association, a Youth Soccer Coach for Tega Cay Athletics, and a Youth Football Coach with Steele Creek Athletic Association. Other noteworthy accomplishments include recognition as Top Producer with previous employers.

Tate is a graduate of Charleston Southern University where he earned a Bachelor of Science degree. He currently resides in York County with his wife and 2 sons.

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.*

