

Harbor National Bank
134 Meeting St., Charleston, S.C. 29401

NEWS

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Local Banker Jon Fowler

Joins Harbor National Bank As Vice-President

Charleston, S.C. – June 29, 2006 – Another former SouthTrust Bank of Charleston bank executive has joined the growing team of local professionals at Harbor National Bank.

Jon Fowler has joined Harbor National Bank as Vice-President and will focus on consumer and commercial lending at the bank's downtown location at 134 Meeting Street.

Fowler has more than a decade of banking experience in the Lowcountry region. He served as branch manager of SouthTrust from 1999 to 2004 before its merger with Wachovia and was most recently branch manager for First Reliance bank.

He is a graduate of the University of South Carolina with a B.S. in Business with a focus on finance and management of information systems.

At Harbor National Bank, Fowler rejoins several former SouthTrust Bank of Charleston executives, including Harbor's President and CEO Charles F. Rivers III, Sr. Credit Officer Stan Ashburne, Chief Financial Officer Joe Laferte and VP of Retail Lending Sally Jenkins.

About Harbor National Bank

Harbor National Bank opened its doors in March 2006 after posting a private stock offering of \$29.3 million, the second highest amount ever raised by a community bank in South Carolina.

The bank executive staff and board of directors consists of all local residents of the Lowcountry, including several long-time Charleston area banking executives who worked together at SouthTrust Bank of Charleston.

Harbor National Bank's focused market segments include commercial lending, residential mortgage lending, business banking, professional banking and consumer lending. The bank's business strengths come from local decision making and strong local relationships already in place in the community.

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