

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

NEWS

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Local Bankers Sally Jenkins, Jon Fowler

Join Harbor National Bank

Charleston, S.C. – June 29, 2006 – Two former SouthTrust Bank of Charleston executives have joined a growing team of local bankers at Harbor National Bank.

Veteran banking executive Sally Jenkins has joined Harbor as Vice-President of Retail Lending and Jon Fowler has joined as Vice-President.

Ms. Jenkins will work from the bank's West Ashley branch location at 1503 Old Towne Road, next to the Publix in Ashley Landing Mall.

She has more than 25 years of banking experience in the Lowcountry region with a primary focus on real estate and small-to-medium sized business lending. Most recently, she was Vice-President and Personal Banker with First Reliance Bank. She also worked with SouthTrust Bank of Charleston as Vice President of Retail Lending from 1992 to 2004.

She is active in the community through her work as a member and past board member of The Junior League of Charleston.

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, Ms. Jenkins and Fowler rejoin several former SouthTrust Bank of Charleston executives, including Harbor's President and CEO Charles F. Rivers III, Sr. Credit Officer Stan Ashburne and Chief Financial Officer Joe Laferte.

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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