

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

NEWS

FOR IMMEDIATE RELEASE

Contact: J. Dean Foster – 843.971.5431

Or, Sally Jenkins – 843.852-6405

Local Banker Sally Jenkins

Joins Harbor National Bank

As Vice-President, Retail Lending

Charleston, S.C. – June 28, 2006 – Veteran banking executive Sally Jenkins has joined Harbor National Bank as Vice-President of Retail Lending.

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

Ms. Jenkins 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.

At Harbor National Bank, Ms. Jenkins rejoins 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.

###