

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

NEWS

FOR IMMEDIATE RELEASE

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**Harbor National Bank
Promotes Kathy Hall
To VP, Retail Branch Administration**

Charleston, S.C. – Aug. 16, 2006 – Banking executive Kathy Hall has been promoted to Vice-President, Retail Branch Administration at Harbor National Bank.

Mrs. Hall joined Harbor National Bank at its inception in late 2005. In her new role, she will manage all operations for the bank branches and will continue to serve as Branch Manager at the West Ashley branch.

She has 12 years of experience in banking and spent nine years with SouthTrust Bank of Charleston. She is a native of Charleston and is an active board member of the Charleston chapter of the March of Dimes.

At Harbor National Bank, Mrs. Hall rejoined 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, Senior Commercial Lender Willard Stout and Vice Presidents Sally Jenkins, Jon Fowler and Marie Dupree.

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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