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NEWS

FOR IMMEDIATE RELEASE

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Local Banker Charles F. “Rick” Baarcke, Jr. Joins Harbor National Bank as Sr. VP

Charleston, S.C. – June 27, 2011 – Charles F. “Rick” Baarcke, Jr., one of the Lowcountry region’s most respected banking executives, has joined Harbor National Bank as Sr. Vice-President.

Baarcke joins Harbor after more than 35 years of leadership at First Federal of Charleston, where he served as Executive VP of First Financial Holdings and Executive VP of Market Development.

He is a U.S. Navy veteran and graduate of The Citadel. He is also a graduate of the Institute of Financial Education, University of Georgia School of Executive Development and University of Florida Leadership School.

Baarcke currently serves on the Advisory Board of SCANA, is a board member of Trident Technical College Foundation and is board Vice-Chairman for Winwood Farm Home for Children. His civic involvement has served many local causes over the years, including the

Coastal Carolina Council of the Boy Scouts of America, Junior Achievement of Coastal South Carolina, Bishop Gadsden Development Committee, Mount Pleasant Scholarship Foundation and much more.

He is a member of the Trident Association of Realtors, Trident Homebuilders Association, South Carolina Bankers Association, and the local, statewide and national chapters of the Mortgage Bankers Association.

In his new position with Harbor, Baarcke will work from the bank's executive office at 134 Meeting St.

About Harbor National Bank

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

Harbor's total assets currently stand at more than \$235 million after posting profits for year-end 2010 and growing profit margins for the first half of 2011. The bank has three branches: downtown Charleston, West Ashley and Mount Pleasant.

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.
