

Harbor National Bank

134 Meeting St., Charleston, S.C. 29401

NEWS

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Harbor National Bank Announces New Positions

Charleston, S.C. – Jan. 31, 2011 – Ryan Werking, Carrie Wallace and Steven Rogers have been named to new positions with Harbor National Bank.

Werking has been promoted to Chief Credit Officer, Sr. Vice-President. He has 12 years of experience in the banking and financial services industry and holds an RMA Credit Risk Certification. A native of Towson, MD, he is a graduate of the College of Charleston and has served as a volunteer with Special Olympics.

Ms. Wallace has been named Vice President / Branch Manager of the Ashley Landing branch. She has been with Harbor for three years, has more than seven years of experience in banking and is a graduate of the South Carolina Bankers School. She is a native of Greenville, SC, a graduate of the College of Charleston with a degree in Corporate Communications and is a volunteer with March of Dimes.

Rogers now serves as the bank's Senior Credit Analyst. He has almost six years of experience in the banking and financial services industry and has been with Harbor since 2008. He is from Greenville, SC and earned a degree from Clemson University. He volunteers with Crisis Ministries and is a member of Charleston Young Professionals and First Scots Presbyterian.

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 \$236 million. 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.
