



Oculina Bank
1100 Colonnades Drive
Ft. Pierce, Fl. 34949

2-19-08

Dear Sir or Madam,

My name is Buzz Smyth and I am a resident and business owner in Ft. Pierce.

I wanted to write this letter to thank you for the outstanding service and personal interest that your bank and especially your staff has shown me.

As a business owner I was very pleased and impressed with the personal attention you have given me. When other banks refused to work with me in financing my business you took the time to not only look at my business but also at me. You showed me the respect and understanding of my unique situation and made my dream a reality.

I will continue to not only do business with your bank but to also let others know about your fine service and personal attention.

Sincerely

Harold H. Smyth

owner/operator
"Al's Bait and Tackle"