



Mr. Jeffrey Maffett
President & CEO Oculina Bank
780 US Hwy 1
Vero Beach, FL 32962

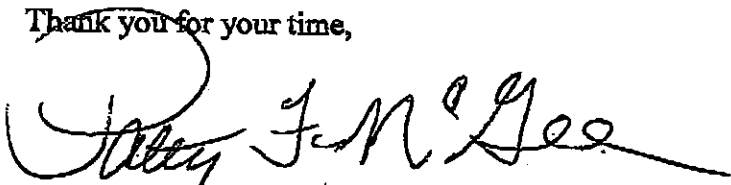
Dear Mr. Maffett,

I would like to take a moment of your time to let you know how much I have enjoyed my banking relationship with Oculina Bank. I started my relationship in the Fort Pierce office in 2006. In this time period I feel I have gotten to know your staff very well.

Everyone in your Fort Pierce office has always been and continues to be friendly, professional and courteous to me and my employees. I am recognized and welcomed when I come into the bank, and no matter what my request, your staff can always accommodate my needs.

I would like to recommend Oculina Bank to other people and local businesses.

Thank you for your time,



Patty F McGee