

AUTOLAND AUTO SALES

January 29, 2008

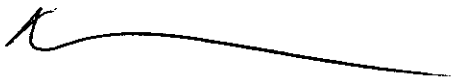
Mr. Jeffrey Maffett
President & CEO Oculina Bank
780 US Hwy #1
Vero Beach, Fl 32962

Dear Mr. Maffett,

Oculina Bank is definitely the friendly bank! I am so pleased with my dealings with Oculina. For many years I banked at a local community bank. When that bank sold out to a large, national bank everything changed. My confidence and secure feeling I had with that bank was totally lost and I began looking for a local bank where I would be treated like a customer not a number. Since then I have moved my personal and business accounts to Oculina as well as several mortgages. Everyone I dealt with at the bank has been more that helpful and the transition was very smooth.

My confidence in Oculina Bank was so great that I became a member of the Board of Directors. I tell all of my friends that if they are looking for great customer service, personal attention, and local ownership in a bank they need to check out Oculina Bank.

Sincerely,



Michael D. Gelety Jr.
Autoland Auto Sales

5550 Okeechobee Road, Fort Pierce, FL 34947
772-466-2076