



March 11, 2008

Bill Casey
Oclina Bank
1030 SW Martin Downs Blvd.
Palm City, Florida 34990


Dear Bill,

I wanted to take this opportunity to share how please I am with my decision to leave National City and open my account with Oculina Bank. Prior to Harbor Federal becoming National City, I was a happy client. However, once the merger of the two bank occurred my nightmares began. I had to get out!

I move my personal account and my business account to Oculina Bank literally the day you moved into Palm City-*kindof*. *The branch had not yet opened!* But my accounts were opened. Rosemary Tremblay, the branch manager provided (and provides) excellent personal service. She came by daily to my office and picked up deposits, dropped off receipts and just went above and beyond what anyone could ask for! Hometown personal banking was alive and well!

Again, I couldn't be more pleased with the exceptional service Oculina Banks offers and would recommend them to anyone who is tired of being identified by an account number through a phone prompt system and is seeking a true banking relationship.

Sincerely,


Michele Radcliffe-Dutro
Proud 1st depositor at the Palm City Branch!