

February 6, 2008

Oculina Bank
Rosemary Tremblay
1030 SW Martin Downs Blvd.
Palm City, Fl. 34990

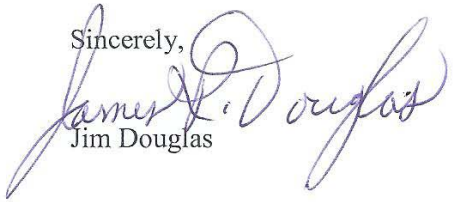
Dear Rosemary,

I just wanted to let you know how much of a pleasure it is to deal **any** of the Oculina Bank offices. Whether it's visiting the Fellsmere office, Ft. Pierce, Vero Beach or Palm City, I've **always** been greeted by all staff cheerfully and professionally. I'm also on the phone many times a day with various branches and the same courteous, professional service is simply a consistent objective by all Oculina employees.

It is certainly a breath of fresh air to have a bank locally that remembers what true customer service is all about. Your people live it! I know when I refer a client, friend or family member; they will be in the best of hands.

I just wanted to say a heart felt Thank you!!

Sincerely,


Jim Douglas