

MARTIN ACOUSTICS, INC.

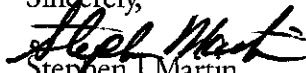
Mr. Jeffrey Maffett
President & CEO Oculina Bank
780 US Highway One
Vero Beach, Fl 32962

Dear Mr. Maffett,

I would like to take a moment of your time to thank you for creating such a wonderful friendly bank. I opened my personal and business accounts with Oculina Bank just a few months ago. Since then the staff at the Palm City branch have made me feel welcome and appreciated. They truly are friendly and professional; I know I'm not just another account number to them. I do not miss going into my old bank and not being recognized or appreciated, they didn't even care when I closed my accounts.

I have no hesitation recommending Oculina Bank to my friends and colleagues; your logo The "friendly bank" truly suits your staff.

Sincerely,


Stephen J Martin
President
Martin Acoustics, Inc.