

OLEANDER MUFFLER, INC.
3608 Oleander Blvd.
Fort Pierce, FL 34982

March 21, 2008

Mr. Bill Casey
Senior Vice President
Southern Markets Director
Oculina Bank
1030 SW Martin Downs Blvd
Palm City, FL 34990

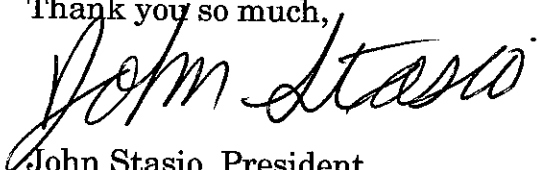
Dear Mr. Casey,

I just wanted to send this letter to tell you how pleased my wife and I are that we switched our accounts to Oculina Bank last year. We were very excited that you opened the new office in Palm City where we live. Now that we are Oculina customers we use the Fort Pierce beach office during the week and your Palm City office on Saturdays.

Your staff is very pleasant and so easy to work with. When I come into the branch they greet me with a chorus of "Hi John how are you!" I have grown accustomed to this treatment and now have a different viewpoint on the other banks that I used to do business with.

Your bank slogan is "The Friendly Bank" and I have to say it is truth in advertising.

Thank you so much,



John Stasio, President
Oleander Muffler, Inc.

Office: (772) 595-0206