



February 20, 2008

To Whom it May Concern,

This letter is written to commend the Management and staff of the Colonnades office of Oculina Bank. We have had a business account for more than two years and have been extremely pleased with the patience and cooperativeness of all staff members. They have been a pleasure to do business with.

We plan to carry this relationship long into the future.

Thank You,

*Ken Pae* Pres.

Pelican Seafood