

**REAJAC, INC.
100 So. Ocean Drive
Ft. Pierce, FL 34949**

February 17, 2008

Eloise Cumings
Office Manager
Oculina Bank
1100 Colonnades Dr.
Ft. Pierce, FL 34949

Dear Eloise:

We have been a customer of Oculina Bank since June of 2004, and it seems that it is time to tell you that banking with the Oculina Bank has been and continues to be a most enjoyable banking experience.

You and your staff are always friendly, pleasant and helpful. It is the first time, in many years of banking, that I've been treated as a person and not an account number by a bank's staff.

We have our business accounts, CD's and our personal accounts with your bank and look forward to the same excellent banking service in the foreseeable future.

Sincerely yours,

Scoti McAllister, VP
Reajac, Inc. dba Jetty Lounge