

LAW OFFICE OF  
**Samuel A. Block, P.A.**

21 ROYAL PALM POINTE, SUITE 100  
VERO BEACH, FLORIDA 32960

Samuel A. Block, Esq.  
Kathryn E. Block, Esq.  
Jeffrey R. Pegler, Esq.

Phone (772) 794-1918  
Fax (772) 567-4477  
E-mail sblock@blocklaw.org  
E-mail kblock@blocklaw.org  
E-mail jpegler@blocklaw.org

March 18, 2008

Mr. Jeffrey A. Maffett  
President, Oculina Bank  
780 U.S. Highway 1  
Vero Beach, Florida 32962

RE: Oculina Bank

Dear Jeff:

It has been, and continues to be, a privilege to work with Oculina Bank. Our firm appreciates and enjoys the unparalleled level of personal service that we receive. The members of your staff are knowledgeable, friendly, professional, and, most importantly, they are willing to take whatever action is necessary in order to accommodate our needs. We have had the good fortune of experiencing the significant growth of Oculina Bank as it has developed into a premiere financial institution on the Treasure Coast.

Oculina Bank is truly the "friendly bank." Your success is deserved, and it is clear to all who work with the bank that it is an exceptional institution. Your contributions to businesses in the area and the community as a whole, demonstrate your commitment to all residents of the Treasure Coast. Oculina Bank has become a leader in not only service to its clients but also service to the community.

We look forward to many more years of business with Oculina Bank. We are confident that it will continue to grow, and we are most pleased to be able to bank with you.

Very truly yours,



Jeffrey R. Pegler

JRP/nar