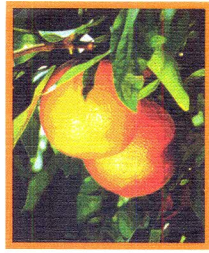


First Citrus



Bank

March 31, 2009

To Whom It May Concern:

It is a pleasure to write a letter of recommendation on behalf of McNeal Engineering, Inc. They have served with distinction as the engineer of record for all of our branch banks including our Tampa headquarters. In addition, they have aided bank management as consultant for another bank related project. I have found Chris McNeal to be a person of high integrity and strongly recommend McNeal Engineering for any engineering or consulting role they seek.

Should you wish to discuss Chris McNeal or McNeal Engineering on the phone further, please do not hesitate to contact me.

Sincerely,

John M. Barrett
President and
Chief Executive Officer

JMB:rc

10824 North Dale Mabry
Tampa, Florida 33618
813.926.2848

13850 Sheldon Road
Tampa, Florida 33626
813.926.5588

4240 Henderson Blvd.
Tampa, Florida 33629
813.287.0992

1314 Oakfield Drive
Brandon, Florida 33511
813.864.0929

www.firstcitrus.com