## First Citrus



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