



October 3, 2008

Re: Community Bank & Trust of Florida's Financial Strength and Soundness

Dear Valued Customer:

Let us start by saying that **YOUR MONEY IS SAFE WITH OUR BANK.**

We would like to take a moment to personally thank you for your business. Your support as a customer and depositor in Community Bank & Trust of Florida is greatly appreciated!

**Our bank is strong.** We are proud of our financial performance through September 30, 2008. (*See enclosed Press Release*). While many financial institutions are struggling as depositors shift around to the solid, high performing banks, we continue to maintain our standing as one of the highest performing banks in the State of Florida. Our bank is "well-balanced" with a diversified loan portfolio that does not include any loans or investments secured by "sub-prime" real estate. Therefore, our income remains strong while other financial institutions, large and small, struggle to remain profitable.

**Our bank is stable and growing.** We recently celebrated our 10 year anniversary. During our first decade, we built 7 successful branch locations and have a full array of commercial, consumer and wealth management services.

**Our bank is secure.** We continue to receive high marks from our regulators and all outside rating agencies for our capital, earnings, loan quality and management. Our solid track record, high quality employees and FDIC insurance continue to make Community Bank & Trust of Florida a safe and secure banking experience for our customers.

Thank you again for your continued support.

Sincerely,

Hugh F. Dailey  
President & Chief Executive Officer



**FOR IMMEDIATE RELEASE**

October 3, 2008

For further information contact:

Hugh Dailey

Community Bank & Trust of Florida

352-369-1000

News Release

**Community Bank & Trust of Florida Achieves Strong Financial Results...**

Ocala, FL - **Florida Community Bankshares, Inc.**, the holding company for **Community Bank & Trust of Florida**, announced its financial results for the first nine months of 2008. The company achieved strong results with earnings of \$2.514 million through September 30, 2008, an increase over the same period a year ago. **Community Bank & Trust of Florida** was established in 1998 and is the largest locally owned bank in Marion County as well as the fifth largest bank in the market. The bank is a member of the FDIC and has seven full-service banking offices with one hundred employees.

The company grew to over \$443 million in Total Assets. Its Capital is over \$31 million and is considered "Well-Capitalized" providing the company with a cushion for protection against any unanticipated difficulties. Delinquent Loans and Non-Performing Loans were well under 1% of Total Loans outstanding at 0.26% and 0.53%, respectively.

Hugh F. Dailey, President of the bank, said "As the turbulent financial markets continue to unfold it is important for our customers to know that **Community Bank & Trust of Florida** is a safe, sound and secure banking institution. As reflected in our loan quality ratios, it should be evident to our customers and investors that we are prudent lenders and did not participate in the sub-prime residential real estate market. We have a strong capital base and, with our retained earnings, that capital base grows everyday."

Mr. Dailey added that "Our outstanding employees, convenient locations, great rates, and FDIC insurance make for a great experience for all of our customers."