



Legacy Bank of Florida  
2300 Glades Road  
Suite #140 West  
Boca Raton, Florida 33431-8516  
Ph (561) 347-1970  
[www.LegacyBankFL.com](http://www.LegacyBankFL.com)

March 23, 2007

Dear Shareholder:

I am pleased to enclose with this letter the notice of the annual meeting of the shareholders of the Bank, which will be held on Wednesday, April 18, 2007, at 11:00 AM at the Bank's main office, located at 2300 Glades Road, Suite #140 West, Boca Raton, Florida.

Along with the notice of meeting is the proxy form, which you may use to record your vote on the matters to come before the annual meeting, together with a proxy statement which briefly describes the issues to be voted on at the meeting.

Whether or not you plan to attend the annual meeting in person, please mark, date, sign, and return the enclosed proxy in the envelope provided. If you are able to attend the meeting, you may withdraw your proxy and vote in person if you wish. Either way, your participation and your vote are important to our success.

On behalf of the entire Board of Directors, Management and Employees of Legacy Bank of Florida, I want to express our very great appreciation for your confidence and extend a warm invitation for you to join us at the annual meeting of the shareholders. We look forward to serving all your banking needs and we solicit your continuing support during the coming year.

Sincerely,

A handwritten signature in black ink that reads "Dennis G. Bedley". The signature is written in a cursive style.

Dennis G. Bedley  
Chairman and CEO