



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

June 1, 2006

Dear Shareholder,

I am delighted to enclose your stock certificate for the shares you purchased in Legacy Bank of Florida. Please keep these certificates in a safe place.

I am also pleased to report that we are off to a terrific start. Many of you have come by to open new accounts or have closed a loan with us. We look forward to serving all of our shareholders as customers in the future. Remember, any business that benefits Legacy Bank benefits you as a shareholder.

Finally, we are anticipating the opening of our Delray Beach office, located at 50 N.E. 5th Avenue, very shortly. Wendy Stephans, our Office Executive, can be reached at the Branch at (561) 265-4950 or on her cell phone at (561) 315-2566.

Thank you again for your support. I look forward to seeing you at one of our offices or speaking with you on the phone.

Respectfully yours,

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

Dennis G. Bedley
Chairman & CEO