



TheStreet.com Ratings

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Keith C. Leibfried
First Federal Bank of Florida
4705 West US Highway 90
Lake City, FL 32055

Dear Mr. Leibfried:

Congratulations! First Federal Bank of Florida has once again received a financial strength rating of "A" or "Excellent" from TheStreet.com Ratings, the nation's leading independent provider of ratings and analyses of financial services companies, mutual funds, and stocks.

This rating recognizes First Federal Bank of Florida as an outstanding bank offering excellent financial stability for its customers, vendors and employees. Please know that fewer than three percent of the nation's banks and thrifts meet TheStreet.com Ratings' criteria for exceptional financial strength, making this distinction truly one to be proud.

Every quarter TheStreet.com Ratings evaluates the financial strength of more than 15,000 institutions, including life, health, and annuity insurers, property and casualty insurers, HMOs, Blue Cross Blue Shield plans, banks, and savings and loans. In addition, we track the risk-adjusted performance of more than 12,000 mutual funds and 6,000 stocks.

TheStreet.com Ratings' proprietary model uses more rigorous standards than other rating agencies, placing greater emphasis on a company's future financial solvency and its ability to withstand severe economic adversity. For this reason, a company receiving our highest financial strength rating truly demonstrates itself to be among the industry's elite.

On behalf of TheStreet.com Ratings, it is a privilege to acknowledge your company's exceptional financial strength!

Thank you.

Melissa A. Gannon
VP, Insurance and Bank Ratings
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