

EXHIBIT 43

**OCULINA BANK JOINT
CHECKING ACCOUNT
STATEMENTS
FOR SUSAN D. CULVERHOUSE
AND JOHN B. CULVERHOUSE**

EXHIBIT 43

**OCULINA BANK JOINT
CHECKING ACCOUNT
STATEMENTS
FOR SUSAN D. CULVERHOUSE
AND JOHN B. CULVERHOUSE**

Oculina Bank

100 Colonnades Drive Phone 772-465-3200
Pierce, Florida 34949 Fax 772-465-3838
www.oculinabank.com

Page Number: 1
Account: [REDACTED]
Date: 1/31/2010

*****5-DIGIT 34949
1124 1.5426 AV 0.460 5 1 214



SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570

THANK YOU FOR BANKING WITH OCULINA BANK.



Oculina Bank
780 US HWY 1
Vero Beach, Florida 34949
Phone 772-563-2212

has been made.
(60) days from the same person or company, you can call us at 772-563-2212 to find out whether or not the deposit
Preauthorized credits: If you have arranged to have direct deposits made to your account at least once every sixty

If you believe your Account Access ATM Card and/or PIN has been lost or stolen, call 772-563-2212

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this, we will
credit your account for the amount you think is in error, so that you will have the use of the money during the time it
takes us to complete our investigation.

- 3) Tell us the dollar amount of the suspected error.
- 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or if you need more information.

Date 02/28/10 Page 1
Account Number [REDACTED]

Oculina Bank
1100 Colonnades Drive
Ft. Pierce, Florida 34949
(772) 465-3200

SUSAN D CULVERHOUSE

SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949

THANK YOU FOR BANKING WITH OCULINA BANK.

Oculina Bank
1100 Colonnades Drive
Ft. Pierce, Florida 34949
(772) 465-3200

Date 03/31/10 Page 1
Account Number [REDACTED]

SUSAN D CULVERHOUSE
*****5-DIGIT 34949
1880 0.6942 AV 0.335 10 1 166

|||
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT. PIERCE FL 34949-3570

THANK YOU FOR BANKING WITH OCULINA BANK.

Oculina Bank

1100 Colonnades Drive
Ft. Pierce, Florida 34949
(772) 465-3200

Date 05/31/10 Page 1
Account Number [REDACTED]

SUSAN D CULVERHOUSE

*****5-DIGIT 34949
1337 O.5782 AV-0.335 6 1 144



SUSAN D CULVERHOUSE

JOHN B CULVERHOUSE

1635 THUMB POINT DRIVE

FT. PIERCE FL 34949-3570

**YOU MAY NOT USE DDA ACCT IN CONNECTION WITH ANY BUSINESS OF
TRANSMITTING BETS OR WAGERS BY ANY MEANS OF THE INTERNET, OR
FOR ANY OTHER TRANSACTION WHICH IS PROHIBITED BY FED REG GG.**

(60) have from the same person or company you can call us at 772-563-2212 to find out whether or not the deposit
Preauthorized credits: If you have arranged to have direct deposits made to your account at least once every sixty
If you believe your Account Access ATM Card and/or PIN has been lost or stolen, call 772-563-2212
We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this, we will
credit your account for the amount you think is in error, so that you will have the use of the money during the time it
takes us to complete our investigation.
3) Tell us the dollar amount of the suspected error.
believe it is an error or if you need more information.

Oculina Bank
1100 Colonnades Drive
Ft. Pierce, Florida 34949
(772) 465-3200

Date 06/30/10 Page 1
Account Number [REDACTED]

SUSAN D CULVERHOUSE
*****5-DIGIT 34949
2036 1.0630 AV 0.460 9 1 164
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570

**YOU MAY NOT USE DDA ACCT IN CONNECTION WITH ANY BUSINESS OF
TRANSMITTING BETS OR WAGERS BY ANY MEANS OF THE INTERNET, OR
FOR ANY OTHER TRANSACTION WHICH IS PROHIBITED BY FED REG GG.**

has been made.

Preauthorized credits: If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at 772-563-2212 to find out whether or not the deposit

If you believe your Account Access ATM Card and/or PIN has been lost or stolen, call 772-563-2212

takes us to complete out investigation.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it

3) Tell us the dollar amount of the suspected error.

believe it is an error or if you need more information.

2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you

1) Tell us your name and account number (if any).

the error or problem appeared

Oculina Bank
1100 Colonnades Drive
Ft. Pierce, Florida 34949
(772) 465-3200

Date 07/31/10 Page 1
Account Number [REDACTED]

SUSAN D CULVERHOUSE
*****5-DIGIT 34949
1375 0.5782 AV 0.335 6 1 154

|||||
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570

YOU MAY NOT USE DDA ACCT IN CONNECTION WITH ANY BUSINESS OF TRANSMITTING BETS OR WAGERS BY ANY MEANS OF THE INTERNET. OR

Oculina Bank

1160 Colonnades Drive
Ft. Pierce, Florida 34949
(772) 465-3200

Date 08/08/10 Page 1
Account Number [REDACTED]

SUSAN D CULVERHOUSE
*****5-DIGIT 34949
1160 0.7398 AV 0.335 -5 1 149

|||||
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570

**DUE TO DATA CONVERSION, ENCLOSED IS YOUR BANK STATEMENT
REPORTING ACTIVITY FROM AUG 1 THRU AUG 6. RETAIN THIS STATEMENT.**



1100 Colonnades Drive
Ft. Pierce, Florida 34949

Phone 772•465•3200
Fax 772•465•3838

Date 9/30/10
Primary Account
Images

Page 1
5

*****AUTO**5-DIGIT 34949
2142 0.6270 AV 0.335 9 1 175
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



checking Account

INTEREST DEPOSIT



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 10/29/10
Primary Account
Images

Page 1
10

*****AUTO**5-DIGIT 34949
1591 0.8180 AV 0.335 8 1 153
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

1100 Colonnades Dr
Ft. Pierce, Florida 34949

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

of the money during the time it takes us to complete our investigation.
Preauthorized Credits: If you have arranged to have direct deposits
made to your Account at least once every sixty (60) days from the same
person or company, you can call us at the number indicated on the first
page of this statement to find out whether or not the deposit has been
made.



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 11/30/10
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
1764 0.4670 AV 0.335 9 1 154
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 12/31/10
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2232 0.4670 AV 0.335 10 1 179
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

Table area containing account details, heavily obscured by noise and a diagonal line.

1100 Colonnades Dr
Ft. Pierce, Florida 34949
Phone 772-465-3200

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.



1100 Colonnades Drive Phone 772-465-3200
Ft. Pierce, Florida 34949 Fax 772-465-3838

Date 1/31/11
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
1821 0.4670 AV 0.335 9 1 158
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

H INTEREST BEARING CHECKING

Image Statement

0

1100 Colonnades Dr
Ft. Pierce, Florida 34949
Phone 772-465-3200

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

We take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.



1100 Colonnades Drive Phone 772-465-3200
Ft. Pierce, Florida 34949 Fax 772-465-3838

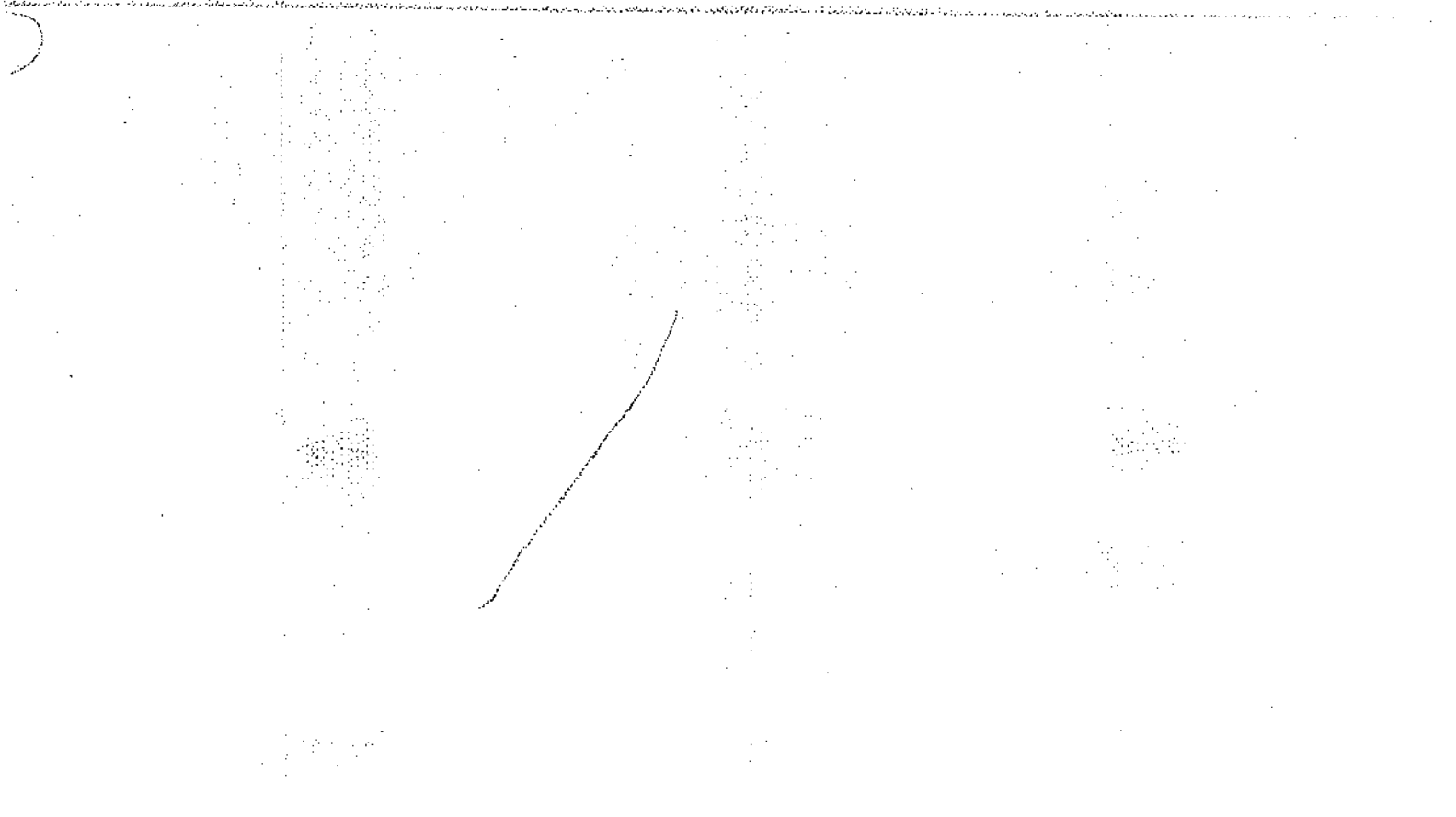
Date 2/28/11
Primary Account
Images

Page 1
[Redacted] 1

*****AUTO**5-DIGIT 34949
1805 0.6270 AV 0.335 9 1 156
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account



Phone 772-465-3200

Ft. Pierce, Florida 34949

1100 Colonnades Dr

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.



1100 Colonnades Drive
Ft. Pierce, Florida 34949

Phone 772-465-3200
Fax 772-465-3838

Date 3/31/11
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2262 0.4670 AV 0.335 10 1 175
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Check an account

1100 Colonnades Dr
Ft. Pierce, Florida 34949
Phone 772-465-3200

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.
of the money during the time it takes us to complete our investigation.
account or the amount you think is in error, so that you will have the use



1100 Colonnades Drive Phone 772-465-3200
Ft. Pierce, Florida 34949 Fax 772-465-3838

Date 4/29/11
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
1865 0.4670 AV 0.340 9 1 155
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

1100 Colonnades Dr
Ft. Pierce, Florida 34949
Phone 772•465•3200

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 5/31/11
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
1857 0.4670 AV 0.340 9 1 153
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

1100 Colonnades Dr
Ft. Pierce, Florida 34949
Phone 772•465•3200

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.

of the money during the time it takes us to complete our investigation.



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 6/30/11
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2307 0.4670 AV 0.340 10 1 164
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

1100 Colonnades Dr
Ft. Pierce, Florida 34949
Phone 772•465•3200

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

We take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 7/29/11 Page 1
Primary Account
Images

*****AUTO**5--DIGIT 34949
1876 0.4670 AV 0.340 9 1 149
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

Phone 772•465•3200

Ft. Pierce, Florida 34949

1100 Colonnades Dr

If you believe your ATM card and/or code has been lost or stolen, Call 772-465-3200.

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been made.



1100 Colonnades Drive
Ft. Pierce, Florida 34949

Phone 772•465•3200
Fax 772•465•3838

Date 8/31/11
Primary Account
Images

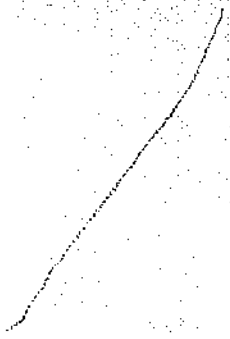
Page 1

*****AUTO**5-DIGIT 34949
1862 0.4670 AV 0.340 9 1 151
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

BEGINNING JULY 31 WHEN WE HOLD FUNDS YOU DEPOSIT BY CHECK



we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
Unauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the first page of this statement to find out whether or not the deposit has been



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 9/30/11 Page 1
Primary Account
Images

*****AUTO**5-DIGIT 34949
2312 0.4670 AV 0.340 10 1 161
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 10/31/11
Primary Account
Images

Page

*****AUTO**5-DIGIT 34949
1927 0.4670 AV 0.340 9 1 148
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 11/30/11
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
1924 0.4670 AV 0.340 9 1 152
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 12/30/11
Primary Account
Images

Page

*****AUTO**5-DIGIT 34949
2339 0.4670 AV 0.340 10 1 166
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570





1100 Colonnades Drive Phone 772•465•3200
Ft. Pierce, Florida 34949 Fax 772•465•3838

Date 1/31/12 Page 1
Primary Account [REDACTED]
Images

*****AUTO**5-DIGIT 34949
1971 0.6580 AV 0.350 9 1 158
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

BEGINNING JULY 21, WHEN WE HOLD FUNDS YOU DEPOSIT BY CHECK
THE FIRST \$200.00 OF THE DEPOSIT



2/6/2012

Susan Culverhouse
John Culverhouse
1635 Thumb Point Drive
Fort Pierce, FL 34949



4450 24th Ave. Phone 772•563•2212
Vero Beach, Florida 32967 Fax 772•563•4909

Date 2/29/12 Page 1
Primary Account [REDACTED]
Images

*****AUTO**5-DIGIT 34949
2010 0.6270 AV 0.350 9 1 158
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



4450 24th Ave.
Vero Beach, Florida 32967

Phone 772•563•2212
Fax 772•563•4909

Date 4/30/12
Primary Account
Images

Page [REDACTED]

*****AUTO**5-DIGIT 34949
2025 0.4670 AV 0.350 9 1 150
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

FOR YOUR CONVENIENCE CREDIT CARD



4450 24th Ave.
Vero Beach, Florida 32967

Phone 772•563•2212
Fax 772•563•4909

Date 5/31/12
Primary Account
Images

Page [REDACTED]

*****AUTO**5-DIGIT 34949
2034 0.4670 AV 0.350 10 1 146
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

account for the amount you think is in error so that you can correct it. If you have any questions, please call us at 772-563-2212.



4450 24th Ave.
Vero Beach, Florida 32967

Phone 772•563•2212
Fax 772•563•4909

Date 6/29/12
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2473 0.4670 AV 0.350 10 1 163
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570





4450 24th Ave.
Vero Beach, Florida 32967

Phone 772•563•2212
Fax 772•563•4909

Date 9/28/12
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2517 0.4670 AV 0.350 10 1 170
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account



4450 24th Ave.
Vero Beach, Florida 32967

Phone 772•563•2212
Fax 772•563•4909

Date 11/30/12
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2120 0.4670 AV 0.350 10 1 160
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

OCULINA BANK
610 DELAWARE AVE.

1/18/13
BOX NUMBER 955

(772) 293-0226



"The Friendly Bank" SM

SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949

NOTICE OF ACCOUNT CHARGED

WE HAVE CHARGED YOUR checking ACCOUNT [REDACTED] \$150.00
FOR SAFE DEPOSIT BOX RENTAL DUE ON 1/28/13. PLEASE LET US KNOW IF YOU
HAVE ANY QUESTIONS.



4450 24th Ave.
Vero Beach, Florida 32967

Phone 772-563-2212
Fax 772-563-4909

Date 1/31/13
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2143 0.6580 AV 0.360 10 1 166
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

DEBIT CARD CASH ADVANCES IN



4450 24th Ave.
Vero Beach, Florida 32967

Phone 772•563•2212
Fax 772•563•4909

Date 2/28/13
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2175 0.4670 AV 0.360 10 1 170
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account

account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.



4450 24th Ave.
Vero Beach, Florida 32967

Phone 772•563•2212
Fax 772•563•4909

Date 3/29/13
Primary Account
Images

Page 1

*****AUTO**5-DIGIT 34949
2627 0.6270 AV 0.360 10 1 187
SUSAN D CULVERHOUSE
JOHN B CULVERHOUSE
1635 THUMB POINT DRIVE
FT PIERCE FL 34949-3570



Checking Account