

August 13, 2010

Via U.S. Mail and Facsimile – (904)247-4672

David L. Young
Principal Financial Officer
Atlantic Bancgroup, Inc.
1315 South Third Street
Jacksonville Beach, FL 33250

Re: Atlantic Bancgroup, Inc.
Form 10-K for the year ended December 31, 2009
Form 10-Q for the period ended March 31, 2010

Dear Mr. Young:

We have completed our review of the above referenced files and have no further comment at this time.

Sincerely,

Kevin W. Vaughn
Branch Chief