

Mail Stop 4561

January 27, 2009

Darlene F. McDonald
Chief Financial Officer
First Clover Leaf Financial Corp.
6814 Goshen Road
Edwardsville, IL 62025

**Re: First Clover Leaf Financial Corp.
Form 10-KSB for Fiscal Year Ended
December 31, 2007
File No. 000-50820**

Dear Ms. McDonald:

We have completed our review of your Form 10-KSB and related filings and have no further comments at this time.

Sincerely,

John P. Nolan
Senior Assistant Chief Accountant