



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

January 28, 2015

Via E-mail

Thomas Procelli

Principal Executive Officer and Principal Financial Officer

OptimumBank Holdings, Inc.

2477 East Commercial Boulevard

Fort Lauderdale, Florida 33308

**Re: OptimumBank Holdings, Inc.  
Form 10-K for the Fiscal Year Ended December 31, 2013  
Filed March 31, 2014  
Form 10-Q for the Fiscal Quarter Ended June 30, 2014  
Filed August 14, 2014  
Form 10-Q for the Fiscal Quarter Ended September 30, 2014  
Filed November 11, 2014  
File No. 000-50755**

Dear Mr. Procelli:

We have completed our review of your filings. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filings and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filings to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ John P. Nolan

John P. Nolan  
Senior Assistant Chief Accountant