

HEWITT HOWARD H  
Form 4  
April 02, 2003

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/ OMB APPROVAL /  
-----/  
/ OMB Number: 3235-0287 /  
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| FORM 4 |  
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U.S. SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

Check this box if  
no longer subject  
to Section 16.  
Form 4 or Form 5  
obligations may  
continue. See  
Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities  
Exchange Act of 1934, Section 17(a) of the  
Public Utility Holding Company Act of 1935 or  
Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person\*

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Hewitt, Howard H.  
-----  
(Last) (First) (Middle)  
  
800 North Boulevard West  
-----  
(Street)  
  
Leesburg, FL 34748  
-----  
(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol FFLC Bancorp, Inc. (FFLC)  
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3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)  
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4. Statement for Month/Day/Year March 31, 2003  
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5. If Amendment, Date of Original (Month/Day/Year) -----

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
  
X Director \_\_\_\_\_ Officer \_\_\_\_\_ 10% Owner \_\_\_\_\_ Other \_\_\_\_\_  
---- (give title below) (specify below)

7. Individual or Joint/Group Filing  
(Check Applicable Line)  
  
X Form filed by One Reporting Person

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 \_\_\_\_\_ Form filed by More than One Reporting Person

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 TABLE I--NON-DERIVATIVE SECURITIES ACQUIRED, DISPOSED OF, OR BENEFICIA  
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1. Title of Security (Instr. 3)	2. Transaction Date (mm/dd/yy)	2A. Deemed Execution Date, if any (mm/dd/yy)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount
			Code	V	Amount (A) or (D) Price (Inst
Common Stock	03/31/2003		P		50.9804 A \$25.50 52
Common Stock					2,
Common Stock					
Common Stock					10

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 Reminder: Report on a separate line for each class of securities beneficially owned directly or i

\*If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

(Over)  
 SEC 1474 (9-02)

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FORM 4 (continued)

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 TABLE II--DERIVATIVE SECURITIES ACQUIRED, DISPOSED OF, OR BENEFICIA  
 (E.G., PUTS, CALLS, WARRANTS, OPTIONS, CONVERTIBLE SECURITIES)  
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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)
				Code V

