HEWITT HOWARD H

Form 4

February	03,	2003
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		/ OMB AF	PROVAL /
		/ OMB Number: / Expires: C / Estimated ave / hours per res	3235-0287 / January 31, 2005 / erage burden / sponse 0.5 /
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FORM 4 ++		S AND EXCHANGE O	
[_] Check this box no longer subje to Section 16.	if	ANGES IN BENEFIC	
Form 4 or Form obligations may continue. See Instruction 1(kg	Exchange Act of Public Utility H	1934, Section 1 olding Company A	.7(a) of the act of 1935 or
(Print or Type Resp	oonses)		
1. Name and Addres	ss of Reporting Person*		
Hewitt, Howard H.			
(Last)	(First)		(Middle)
800 North Boulevard	l West		
	(Street)		
Leesburg, FL 34748			
(City)	(State)		(Zip)
2. Issuer Name and	d Ticker or Trading Symbol FF	LC Bancorp, Inc.	FFLC
3. I.R.S. Identifi	 ication Number of Reporting P	erson, if an ent	ity (Voluntary)
4. Statement for M	Month/Day/Year January 30, 2	 003 	
5. If Amendment, I	Date of Original (Month/Day/Y	ear)	
6. Relationship of	E Reporting Person(s) to Issu	er (Check all ap	pplicable)
X Director	Officer (give title below)	_ 10% Owner _	Other (specify below)
7. Individual or C	Joint/Group Filing		

X Form filed by One Reporting Person

		TABLE IN	NON-DERIVAT			CQUIRED, DISF		
Security Date (Instr. 3) (mm/dd/ yy)	action Date (mm/dd/	Deemed Execution Date, if	action Code (Instr.	action or Disp Code (Instr.		sposed of (D) r. 3, 4 and 5)		5. Amou Secu Bene Owne Foll
		(mm/dd/yy)		V	Amount	(A) or (D)		Repo
Common Stock	01/27/2003		W	V	9,375			
Common Stock	01/27/2003		W	V	9,375			
Common Stock			Р				\$34.70	
Common Stock								
Common Stock Common Stock Reminder: Report If the form is	on a separa filed by mor	te line for the than one	each class	ss of spersor	securities n, see Inst	beneficially ruction 4(b)(owned dire	
Common Stock Common Stock Reminder: Report If the form is	on a separa filed by mor	te line for the than one	each class	ss of spersor	securities n, see Inst	beneficially ruction 4(b)(owned direction (v).	
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Common Stock Common Stock Common Stock Reminder: Report If the form is Persons who resp not required to 2 FORM 4 (continue	on a separa filed by mor ond to the c respond unle	te line form te than one collection of ss the form the size of the collection of the size of the collection of the colle	reporting of informate displays VATIVE SECUTS, CALLS,	persor a curr JRITIES	securities n, see Inst ontained in cently vali a ACQUIRED,	beneficially ruction 4(b)(this form ard OMB Number.	owned direction (v). re er) 02) OR BENEF; BLE SECURIT	Heward Heward ICIALLY (TIES)
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TABLE II--DERIVATIVE SECURITIES ACQUIRED, DISPOSED OF, OR BENEFICIALLY OWNED

(E.G., PUTS, CALLS, WARRANTS, OPTIONS, CONVERTIBLE SECURITIES)

6. Date Exer
7. Title and Amount of

8. Price

9. Number of

10. Ownercisable and

Underlying Securities

of

Deriv
ative

Form

Date

(Month/Day/

Year)

Secur
ity

Bene
Securit

(Instr. ficially

Direct

5)

Owned

(D) or 5) Owned Date Expira-Exer- tion Following Indirect
Reported (Instr Amount or Title Number of tion Reported cisable Transaction(s) Date Shares

Explanation of Responses:

SEE ATTACHED STATEMENT

/s/ George W. Murphy, Jr. _____ **Signature of Reporting Person

By: George W. Murphy, Jr., Power of Attorney For: Howard H. Hewitt

** Intentional misstatements or ommissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

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

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(Instr. 4)

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rivative Security

(D) or

(Instr.

Explanation of responses:

(1) This form reflects increases in beneficial ownership resulting from exempt acquisitions under the Dividend Reinvestment Plan.

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