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FFLC BANCORP INC  
Form 15-12G  
May 19, 2005

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

FORM 15

CERTIFICATION AND NOTICE OF TERMINATION OF REGISTRATION  
UNDER SECTION 12(G) OF THE SECURITIES EXCHANGE ACT OF 1934  
OR SUSPENSION OF DUTY TO FILE REPORTS UNDER  
SECTIONS 13 AND 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

COMMISSION FILE NO. 0-22608

FFLC BANCORP, INC.

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(Exact name of registrant as specified in its charter)

800 NORTH BOULEVARD WEST, PO BOX 490420  
LEESBURG, FLORIDA 34749-0420 (352) 787-3311

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(Address, including zip code, and telephone number, including area code,  
of registrant's principal executive offices)

COMMON STOCK, PAR VALUE \$0.01

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(Title of each class of securities covered by this Form)

NONE

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(Titles of all other classes of securities for which a duty to file reports  
under section 13(a) or 15(d) remains)

Please place an X in the box(es) to designate the appropriate rule  
provision(s) relied upon to terminate or suspend the duty to file reports:

<input checked="" type="checkbox"/>	Rule 12g-4(a)(1)(i)	<input type="checkbox"/>	Rule 12h-3(b)(1)(i)
<input type="checkbox"/>	Rule 12g-4(a)(1)(ii)	<input type="checkbox"/>	Rule 12h-3(b)(1)(ii)
<input type="checkbox"/>	Rule 12g-4(a)(2)(i)	<input type="checkbox"/>	Rule 12h-3(b)(2)(i)
<input type="checkbox"/>	Rule 12g-4(a)(2)(ii)	<input type="checkbox"/>	Rule 12h-3(b)(2)(ii)
		<input type="checkbox"/>	Rule 15d-6

Approximate number of holders of record as of the certification or notice date:  
None

Pursuant to the requirements of the Securities Exchange Act of 1934,  
FFLC Bancorp, Inc. has caused this certification/notice to be signed on its  
behalf by the undersigned duly authorized person.

DATE: May 19, 2005

By: /s/ Stephen T. Kurtz

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Stephen T. Kurtz  
President and Chief Executive Officer