

Contacts: Martha Guerra-Kattou (305) 715-5141 MGuerra@uscentury.com

Aymee Zubizarreta, MBA (305) 799-0750 AZubizarreta@chemistryagency.com

U.S. CENTURY BANK ANNOUNCES DEBORAH MORAWSKI TO JOIN THE BUSINESS BANKING TEAM

Miami-Dade, FL – February 15, 2022– U.S. Century Bank (NASDAQ: USCB), one of the largest community banks headquartered in Florida, today announced the addition of Deborah Morawski to its Business Banking Lending team. Morawski's role will be central to the bank's successful expansion in Broward and Palm Beach counties, focused on developing new business relationships.

Before joining U.S. Century Bank, Morawski served as Senior Vice President and Commercial Banking Relationship Manager for Suntrust, now known as Truist, in Boca Raton, Florida. Throughout her 25-year tenure, she has implemented relationship strategies to meet the complex needs of commercial customers primarily in the Broward and Palm Beach markets.

"We are very pleased to welcome Deborah to our U.S. Century Bank family. She brings solid expertise in commercial banking and deep market knowledge to assist small and mid-size customers build and expand their businesses," said Nic Bustle, Head of Corporate Lending.

Morawski holds a Credit and Credit Risk Analysis Certificate from the New York Institute of Finance. She serves on the board of directors of the Juvenile Diabetes Research Foundation in Greater Palm Beach County.

About USCB Financial Holdings, Inc. and U.S. Century Bank

USCB Financial Holdings, Inc., is a bank holding company that operates primarily through its wholly owned subsidiary, U.S. Century Bank. Established in 2002, U.S. Century Bank is one of the largest community banks headquartered in Miami, and one of the largest community banks in the state. U.S. Century Bank is rated 5-star by BauerFinancial, the nation's leading independent bank rating firm. U.S. Century Bank offers customers a wide range of financial products and services. U.S. Century Bank has received awards and accolades from numerous organizations for its philanthropic support and leadership, including the Beacon Council, Greater Miami Chamber of Commerce, South Florida Hispanic Chamber of Commerce and others. For more information or to find a U.S. Century Bank banking center near you, please call (305) 715-5200 or visit www.uscentury.com.