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South Florida Banking Institute Names Octavio Hernandez of U.S. Century Bank “Leader of the Year”

MIAMI, Jan. 3, 2006 – U.S. Century Bank today announced that Octavio Hernandez, U.S. Century’s Banks president and CEO, has been named “Leader of the Year” by the South Florida Banking Institute (SOFLBI).

The “Leader of the Year” award is voted on by the SOFLBI board of directors. It is given to those who show extraordinary leadership and achievement throughout the year and in their career.

“This is truly an honor for me,” said Octavio Hernandez. “I have great admiration for all of the previous winners of this award and to be placed in the same category as them is a very humbling experience.”

“We are very excited to name Octavio as our ‘Leader of the Year’ for his leadership in guiding U.S. Century Bank to becoming one of the fast growing banks in the country,” said Dan Lipe, president of the SOFLBI.

U.S. Century Bank has grown from one branch to 11 in Miami-Dade and Broward County since the bank’s opening in October 2002. The bank plans to continue opening additional branches throughout South Florida to meet the needs of its expanding customer base with the opening of two additional branches in the first quarter of 2006. Additionally, U.S. Century Bank has been profitable since its third month of operations. As of Sept. 30, 2005, the bank reported net income of \$4.1 million and \$726 million in assets.

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For more than 50 years, the South Florida Banking Institute (SOFLBI) has worked to provide comprehensive resources to strengthen bankers' capabilities, offer technical and managerial assistance to aid professional development and supply value-added information to enhance superior performance through educational programs, research, publications, products, services and regulatory contacts designed to meet the changing banker needs. For more information about the SOFLBI visit www.soflbi.com.

U.S. Century Bank is a Miami-based community bank that serves the financial needs of South Florida's business community. U.S. Century Bank currently offers a wide range of banking products and services to customers in Miami-Dade and Broward counties. For more information or to find a U.S. Century branch near you, call (305) 260-9400 or visit www.uscentury.com.

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Editor's Note: Photograph attached