



FOR IMMEDIATE RELEASE

U.S. Century Bank Opens Key Biscayne Branch

MIAMI, Feb. 16, 2005 – U.S. Century Bank today announced the opening of a branch in Key Biscayne, Fla.

The branch, located at 260 Crandon Blvd., is the bank's eighth in South Florida.

"We're providing our clients with more convenient service by expanding our network of branches throughout Miami-Dade County," said Octavio Hernandez, U.S. Century Bank's president and CEO. "The Key Biscayne branch will provide the highly individualized service and business solutions that have become the hallmark of our bank. We recently opened a branch on Coral Way, and we'll continue this momentum by opening our first Broward County branch at 4350 Sheridan Street in Hollywood in early March."

The Key Biscayne branch is open from 9 a.m. to 4 p.m., Monday through Thursday, and from 9 a.m. to 5 p.m. on Friday.

U.S. Century Bank is a Miami-based community bank that serves the financial needs of South Florida's small to mid-size businesses. U.S. Century Bank currently offers a wide range of banking products and services to customers through eight branches in Miami-Dade County and through its Web site, which is located at www.uscentury.com. For more information or to find a U.S. Century Bank branch located near you, call (305) 260-9400.