FOR IMMEDIATE RELEASE

MEDIA CONTACT: Andi Fuentes

Thorp & Company (305) 446-2700

afuentes@thorpco.com

U.S. Century Bank Receives the South Florida Hispanic Chamber of Commerce 11th Annual Sunshine Award

U.S. Century Named "Bank of the Year"

MIAMI, Nov. 18, 2005 – U.S. Century Bank today announced it has received the South Florida Hispanic Chamber of Commerce's (SFLHCC) 11th Annual Sunshine Award for "Bank of the Year."

"This award is a testament of the bank's commitment to excellence in serving our customers," said Octavio Hernandez, U.S. Century Bank's president and CEO. "We are honored to receive this prestigious award."

"This award is a result of the performance of our staff and associates who are dedicated to providing top-notch service to our customers," said Ramon Rasco, U.S. Century Bank's chairman.

U.S. Century Bank has grown from one branch to eleven 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 year-to-date of \$4.1 million and \$726 million in assets.

U.S. Century Bank Named "Bank of the Year" 2-2-2

The South Florida Hispanic Chamber of Commerce (SFLHCC) is a non-profit organization, founded on July 21, 1994, with the direct mission of promoting the continued growth and development of the South Florida businesses. For the past 11 years, the SFLHCC has recognized top companies, executives, entrepreneurs, public agencies, non-profits and banks in the South Florida region with its "Sunshine Award." For more information about the SFLHCC visit www.sflhcc.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.