



CORAL GABLES
MAGAZINE

Personal Banking in a Digital World

It's a digital world. From staying connected with loved ones to virtual events and online shopping, technology has reshaped the landscape of our lives, including the ways we want to bank.

U.S. Century's Online Banking platform and Mobile Banking app have been in place for years and Zelle® was recently introduced to provide customers with secure, convenient ways to bank on the go. Additional investments supporting digital services includes functional and screen upgrades to ATMs, and a new core processing system that efficiently handles transactions, securely stores information and identifies the financial products and services clients need to enjoy today while preparing for tomorrow. Later this year, they also plan to launch a new online treasury management platform, giving business owners more control over their finances to maximize working capital, manage administrative tasks and generate detailed reports that integrate seamlessly with accounting software.

"Even with banking at our fingertips, personal service provided by an experienced banker will never go out of style," commented Luis de la Aguilera, U.S. Century Bank President and CEO.

That's the guiding principle at U.S. Century Bank. Established in 2002, it has grown into one of the largest community banks headquartered in Miami with assets of \$1.6 billion. The Bank is considered strong, secure and stable, and capital ratios are well above regulatory requirements. "We attribute our success to being there for our customers during these uncertain times," President and CEO Luis de la Aguilera said, reflecting on last fall's financial results, the strongest in 10 years. "Our financial health means we have the resources to invest in new technologies and keep pace in the digital world."

The U.S. Century Coral Gables banking center, located in the heart of the City on Alhambra Circle, is more than a traditional retail branch. Experienced bankers serve clients in an advisory role to understand their needs and recommend solutions that deliver an unparalleled experience. Several employees have served their customers for years. Luz Ochoa, Head Teller, joined the bank in 2007. The next year, Alina Colls, Senior Relationship Banker, and Naida Rodriguez, Teller, came aboard. For more than a decade, Elena Correa, Senior Relationship Banker, has also been a steady presence.

Senior Vice President Janessa Cabo, a seasoned banker with 16 years of experience, heads up the Private Client Services division. She collaborates with teammates Magela Rodriguez and Regina Sanchez, Private Client Associates, to deepen relationships by meeting the specialized banking, lending and investment requirements of high-net worth individuals and business owners including attorneys, doctors, accountants and other professionals. "Our team delivers on our promise to provide personalized service with exclusive access to people, products and services, plus the digital conveniences our clients expect," Ms. Cabo said. "What sets us apart from other community banks is our focus on earning our clients' trust and respect. Then, everything else falls into place and we guide them throughout their financial journey, from handling routine transactions to sophisticated planning for their future."

Demonstrating their commitment to serving local legal professionals, U.S. Century created The Jurist Advantage, a concierge service offering solutions to manage the complexities of operating a law firm. A dedicated banker serves as a single point of contact for the full scope of the relationship and ensures priority assistance. The Jurist Advantage clients have access to customized operating and deposit accounts, relationship-based pricing on credit and lending products, tools to meticulously administer IOTA programs and banking services to manage business and personal liquidity.

They support small businesses in other industries, too. When the CARES Act was enacted in 2020, the Bank's team welcomed clients and new customers to apply for Paycheck Protection Program (PPP) relief. The Bank facilitated \$109.2 million in PPP loans, helping 1,568 local small businesses fund paychecks for more than 17,000 employees.

U.S. Century is also committed to the community and has received awards and accolades from numerous organizations for their philanthropic support and leadership, including the Beacon Council, Greater Miami Chamber of Commerce, South Florida Hispanic Chamber of Commerce, to name a few.

“We will be our client’s first choice and trusted provider of financial products and services, delivered with commitment and passion for excellence,” Ms. Cabo said. “We’re all about building relationships between our clients, our employees and our communities, to deliver a great experience in an environment where families prosper, businesses grow and succeed, and we build lasting, superior value for our shareholders.”



*Janessa Cabo
SVP, Private Client Manager*

“What sets us apart from other community banks is our focus on earning our clients”



Luis de la Aguilera, President and CEO, assumed leadership of U.S. Century Bank in 2015 and is guiding the digital transformation of the community bank while ensuring personal service.



The U.S. Century Bank Coral Gables banking team stands ready to serve clients. Left to right: Regina Sanchez, Janessa Cabo and Magela Rodriguez.