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U.S. Century Bank Expands Association Banking Team into Palm Beach *Welcomes Adam Shapiro as Vice President*

MIAMI — May 12, 2026 — U.S. Century Bank has appointed **Adam Shapiro** as **Vice President, Association Banking Business Development Officer** to expand its reach and relationship-driven service model across South Florida’s condominium and homeowner association (HOA) markets. Shapiro will focus on growing the Bank’s presence in the Palm Beach and Treasure Coast markets, presenting tailored financial solutions to boards, property managers and community leaders.

Shapiro brings more than 20 years of business development experience, including extensive expertise in association banking, new-market expansion and strategic client acquisition. Most recently, he served as Vice President, Association Banking Relationship Manager for City National Bank of Florida, launching its Association Banking vertical in new markets with zero inherited clients, demonstrating his ability to build high-value portfolios from the ground up.

“Adam’s track record of strategic growth, relationship-driven service, and deep understanding of the association banking landscape makes him an exceptional addition to our team,” said Richard Alfonso, SVP/Director of Association Banking and Specialty Products, U.S. Century Bank. “Expanding our market presence on the Treasure Coast is part of our commitment to providing white-glove service to community associations in Florida.”

Prior to City National Bank, Shapiro held leadership and business development roles at BB&T (now Truist), GardaWorld, AlliedBarton and Cintas.

Shapiro attended Broward College.

About 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 of Florida. It is a wholly owned subsidiary of USCB Financial Holdings, Inc. (NASDAQ: USCB) and rated 5-Stars by BauerFinancial, the nation’s leading independent bank rating firm. U.S. Century Bank offers customers a wide range of financial products and services and supports numerous community organizations, including the Greater Miami Chamber of Commerce, the South Florida Hispanic Chamber of Commerce, and ChamberSouth. For more information or to find a banking center near you, please call (305) 715-5200 or visit www.uscentury.com.