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U.S. CENTURY BANK NAMES A DIRECTOR OF SPECIALTY PRODUCTS

MIAMI — October 2, 2023 — U.S. Century Bank is pleased to announce that **senior vice president, Richard L. Alfonso**, has been appointed **Director of Specialty Products**.

Alfonso has more than 35 years of experience in entrepreneurial development, front-line operations, and financial and business management. He was most recently Director of Association Banking. His role has expanded to leading the team and development of the bank's Specialty Finance Group, which in addition to U.S. Century's Community Association Banking Initiative geared toward assisting homeowners' associations, includes municipality banking and yacht financing services.

"Offering a variety of specialty products to our customers is a cornerstone of our success as a community bank, and having a knowledgeable leader like Rick spearheading these offerings is key," said Martha Guerra-Kattou, Executive Vice President and Director of Sales & Marketing.

Alfonso has an MBA from the University of Miami. He also earned a bachelor's degree in business administration and finance/international business from Florida International University.

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.