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**U.S. CENTURY BANK PARTNERS WITH INNOVATION REFUNDS  
HELPING QUALIFIED EMPLOYERS RECEIVE FUNDS THROUGH THE  
EMPLOYEE RETENTION CREDIT PROGRAM**

**MIAMI – April 3, 2023** – U.S. Century Bank, one of the largest community banks headquartered in Florida, has partnered with Innovation Refunds, a financial technology company that assists small- and medium-sized businesses to obtain cash incentives through the federal Employee Retention Credit (ERC) program.

“We are pleased to be partnering with Innovation Refunds to help our business clients access money through the ERC program,” said Martha Guerra-Kattou, Executive Vice President, Director of Sales & Marketing at U.S. Century Bank. “Navigating the IRS can be difficult; but through this partnership, we are helping businesses get their payroll tax refunds processed smoothly.”

According to the IRS, the [Employee Retention Credit \(ERC\)](#) is a refundable tax credit for businesses that continued to pay employees while shut down due to the COVID-19 pandemic or had significant declines in gross receipts from March 13, 2020 to Dec. 31, 2021. Eligible employers can claim the ERC on an original or adjusted employment tax return for a period within those dates.

“We are pleased to be partnering with U.S. Century Bank to help their qualified small to midsize business clients unlock capital through our ERC services,” said Howard Makler, CEO and Founder of Innovation Refunds.

**About U.S. Century Bank**

U.S. Century Bank, established in 2002, is one of the largest community banks headquartered in Miami, and 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. With 10 banking centers and a commercial business office located in Coral Gables, the 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](http://www.uscentury.com).