



U.S. CENTURY BANK

More than just a bank, family...

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U.S. CENTURY BANK RECEIVES HIGHEST FIVE-STAR RATING FROM BAUER FINANCIAL

MIAMI, October 7, 2008 – U.S. Century Bank, one of the largest community banks headquartered in South Florida, received a **five-star rating** from **BauerFinancial Inc.** which is widely considered to be the nation's leading bank rating service. **BauerFinancial Inc.** rates banks on a zero-to-five star scale with Five Stars being the highest and recommends institutions with either a Five-Star or Four-Star rating. U.S. Century Bank is only one of two Florida-based banks with more than \$1 billion in assets to receive a higher rating. The rating recognizes U.S. Century Bank as an outstanding bank offering its customers excellent financial stability.

"We are very proud to receive the highest rating possible by **BauerFinancial Inc.** as we strive to always be a sound and stable financial institution. The Five-Star rating fuels our continued commitment to achieving excellence in the banking industry and offer our customers the security that U.S. Century Bank is a strong and safe financial institution," said Octavio Hernández, U.S. Century Bank's vice chairman, president and CEO.

BauerFinancial Inc. has been analyzing and reporting on the financial condition of the nation's banking industry since 1983. Through the years it has earned the reputation of "the nation's bank rating service". Hundreds of newspapers depend on their ratings for their readers and federal and state regulators refer thousands of inquirers to them each year. The organization obtains detailed financial reports submitted to regulators. The quarterly data is subjected to a thorough analysis and is compared with historical data for consistency. Upon completion of the analysis, a star-rating is assigned based on a scale of zero to five stars with five stars being the strongest. It serves as a source for unbiased, independent bank and credit union star-ratings. No institution pays for its rating, nor can they elude it.

Established in 2002, U.S. Century Bank is one of the 10 largest community banks headquartered in Miami, with assets of \$1.7 billion. Through its network of 20 branch locations and its online banking platform, it offers its customers a wide range of financial products and services. U.S. Century Bank is the recipient of the 2008 Beacon Award in Financial Services and a 2008 Outstanding Minority Business Award from the Greater Miami Chamber of Commerce. The bank was rated one of the top three strongest banks in Florida by

TheStreet.com, an independent financial news and analysis company. For more information or to find a U.S. Century branch near you, call (305) 715-5200 or visit www.uscentury.com.

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