



FOR IMMEDIATE RELEASE

U.S. Century Bank Adds Adolfo Henriques, Jose Cancela to its Board of Directors

MIAMI, July 12, 2005 – U.S. Century Bank today announced that it has added Adolfo Henriques and Jose Cancela to its board of directors. The additions bring the number of board members to 11.

“We are honored to have Adolfo and Jose join our board of directors,” said U.S. Century Bank Chairman Ramon Rasco. “Both executives have tremendous business experience and deep knowledge of the South Florida community.”

U.S. Century Bank President and CEO Octavio Hernandez added: “Adolfo and Jose have joined us at a time when we’re expanding our footprint throughout South Florida. Their local market business knowledge and contacts will complement those of our current board members.”

Henriques is chairman, president and CEO of Florida East Coast Industries, which operates a freight railroad from Jacksonville to Miami and owns, leases and manages commercial and industrial space.

Prior to this, he was CEO of the southern region with Union Planters/Regions Bank. In a three-year period, he spearheaded five acquisitions and led the bank’s growth in assets. During his tenure, Henriques oversaw some of the corporation’s highest-growth markets, including South Florida and Houston. He also headed the bank’s commercial portfolio.

Before this, Henriques served in executive capacities with Bank of America’s predecessor banks. These positions included chairman of NationsBank in South Florida and executive vice president of Barnett Bank. He began his banking career at the Bank of Nova Scotia.

- more -

U.S. Century Bank Adds Henriques, Cancela to Board of Directors 2-2-2

Henriques is a recipient of the Woodrow Wilson Award for Corporate Citizenship and was recently named among the 12 most powerful people in Miami by *The Miami Herald*.

Cancela is principal of Hispanic USA Inc., a firm that helps companies enter, increase their presence or refresh their strategies in the U.S. Hispanic market. With more than 25 years of business

experience, he has worked with companies such as Proctor & Gamble, Toyota, Verizon, Kellogg's, Pepsi and other major U.S. advertisers.

In 2004, Cancela ran for mayor of Miami-Dade County and earned the endorsement of *The Miami Herald*. He is a past chairman of the Greater Miami Chamber of Commerce and the Public Health Trust at Jackson Memorial Hospital.

A former senior executive with Univision and Telemundo, Cancela was named to *Hispanic Business* magazine's Broadcasting Hall of Fame for his contributions to developing the Hispanic media sector. In addition, he was appointed to the board of the National Hispanic Scholarship Fund and recognized by the National Council for Community and Justice for his civic leadership.

Cancela is a board member of Century Homebuilders, the largest homebuilder in Miami-Dade County.

About U.S. Century Bank

U.S. Century Bank is a Miami-based community bank that serves the financial needs of South Florida's business community. U.S. Century Bank currently offers a wide range of banking products and services to customers through 10 branches in Miami-Dade and Broward counties. For more information or to find a U.S. Century branch near you, call (305) 260-9400 or visit www.uscentury.com.

Editor's Note: Photographs enclosed