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U.S. CENTURY BANK EXPANDS HEALTHCARE VERTICAL INDUSTRY EXPERTS SANDY BELL AND ANA MATOS TO LEAD BUSINESS GROWTH

MIAMI — January 18, 2024 — U.S. Century Bank announced the strategic expansion of its healthcare banking business, **MDAdvantage**. The expansion will be led by industry experts **Sandy Dube Bell**, who will serve as Senior Vice President and Business Development Officer, and **Ana L. Matos**, who will serve as Vice President and Relationship Manager.

MDAdvantage will offer comprehensive deposit, lending, and treasury management solutions to medical professionals and their practices across the healthcare spectrum with concierge-level service.

Bell and Matos joined U.S. Century Bank last year, bringing decades of proven expertise in relationship banking and serving the financial needs of the healthcare sector.

“Expanding our healthcare vertical aligns with our goal of helping local businesses and professionals grow and succeed, and there was a demand for a service such as MDAdvantage,” said Luis de la Aguilera, President and CEO of U.S. Century Bank. “Managing the complexities of the healthcare industry requires having a team of experienced professionals. Sandy and Ana bring an extraordinary amount of expertise, knowledge, and insight to provide a superior level of service.”

Bell’s banking career spans five decades and has focused on South Florida for almost 40 years. With extensive experience in customer relationship management, she will maintain and grow the Bank’s footprint in the market and spearhead the strategy to acquire, retain, and develop clients. Prior to joining U.S. Century Bank, Bell was with City National Bank and its predecessor, Executive National Bank, since 1984. Most recently, she served as senior vice president and business market leader, managing over 100 clients and more than \$200 million in deposits and loans. She attended Merrimack College in Andover, Massachusetts.

Matos has nearly 45 years of banking experience. She will work closely with clients to help them manage all their financial needs, including personal banking, small business banking, loans, and mortgages. She was most recently a vice president and branch relationship manager at City National Bank where she maintained a deposit portfolio of \$48 million with more than 900 accounts. Matos earned an associate degree from Miami Dade 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.