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## **U.S. Century Bank Promotes William A. Garzosi To Executive Vice President, Credit Administration**

MIAMI, **January 28, 2009** – U.S. Century Bank recently announced that William A. Garzosi has promoted to Executive Vice President, Credit Administration.

Garzosi joined U.S. Century Bank in 2006 as Senior Vice President, Credit Administration. He manages the bank's credit administration function which includes the recommendation of credit exposure levels and overseeing the credit underwriting process of the bank's loan portfolio. He is also responsible for formulating and enforcing the bank's lending policies and procedures as well as ensuring bank compliance with federal and state lending regulations. Before joining U.S. Century Bank he was Vice President, Credit Manager for Banco de Sabadell S.A. Garzosi received a Master of International Management degree from Thunderbird-The American Graduate School of International Management in Glendale, Arizona and received a Bachelor of Business Administration with a major in Finance from the University of Miami.

"William has been instrumental in implementing and overseeing the credit underwriting process at U.S. Century Bank and we are extremely pleased with his experience and dedication," said Octavio Hernandez, U.S. Century Bank, vice chairman, president and CEO. "We are pleased to recognize employees, like William, who are contributing to the bank's performance and success," he added.

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 22 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.

(more)

Earlier this year, it was rated one of the top three strongest banks in Miami-Dade County by *TheStreet.com*, a New York-based 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](http://www.uscentury.com).

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**Editor's Note:** William Garzozzi resides in the Brickell area.