

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT  
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)  
June 1, 2026

USCB Financial Holdings, Inc.  
(Exact name of registrant as specified in its charter)

Florida 001-41196 87-4070846  
(State or other jurisdiction of incorporation) (Commission File Number) (IRS Employer Identification No.)

2301 N.W. 87th Avenue, Doral, Florida 33172  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code  
(305) 715-5200

Not Applicable  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each Class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock	USCB	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**Item 8.01 Other Events.**

On June 1, 2026, USCB Financial Holdings, Inc. (the “Company”), the parent holding company for U.S. Century Bank (the “Bank”), announced that William Turner, Executive Vice President and Chief Credit Officer of the Bank, notified the Company of his decision to retire, effective July 3, 2026. Mr. Turner will continue to serve as Executive Vice President and Chief Credit Officer until his retirement date. In addition, on June 1, 2026, the Company also announced that Sergio Garrido has been appointed as the Senior Vice President and Chief Credit Officer of the Bank, effective July 6, 2026, succeeding Mr. Turner. Mr. Garrido currently serves as Senior Vice President and Director of Credit Underwriting. The press release announcing Mr. Turner’s impending retirement and Mr. Garrido’s promotion is attached hereto as Exhibit 99.1 and is incorporated herein by reference thereto.

**Item 9.01 Financial Statements and Exhibits**

- (a) Not applicable.
- (b) Not applicable.
- (c) Not applicable.
- (d) Exhibits

<u>Exhibit No.</u>	<u>Description</u>
99.1	<a href="#">Press release dated June 1, 2026.</a>
104	Cover Page Interactive Data (embedded within the Inline XBRL document)

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

USCB FINANCIAL HOLDINGS, INC.

By: /s/ Robert Anderson  
Name: Robert Anderson  
Title: Executive Vice President and Chief Financial Officer

Date: June 1, 2026



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## **USCB Financial Holdings, Inc. Names Sergio Garrido Chief Credit Officer; Announces Retirement of William “Bill” Turner**

MIAMI — June 1, 2026— **USCB Financial Holdings, Inc. (the “Company”)** (NASDAQ: USCB), the holding company for U.S. Century Bank (the “Bank”), today announced that **Sergio E. Garrido** has been appointed **Senior Vice President and Chief Credit Officer of the Bank**, effective July 6, 2026.

Garrido succeeds **William “Bill” Turner**, who will retire on July 3, 2026, following a distinguished banking career spanning more than four decades. “We are very grateful to Bill for his leadership and many contributions to U.S. Century Bank, and we wish him the very best in his retirement,” said Luis de la Aguilera, Chairman, President and CEO. “He has been a trusted and valued colleague, and we will miss his partnership.”

Garrido brings more than 15 years of commercial credit and credit risk management experience, including over 11 years at the Bank. Most recently, he served as Director of Credit Underwriting, where he led the credit underwriting organization, working side by side with the credit team, lenders, regulators, auditors, and executive leadership to help build the strong credit portfolio the Bank is known for today. Garrido also played an integral role in supporting the Bank during its initial public offering in 2021 and continued evolution as a public company.

“Sergio’s deep institutional knowledge, strong credit judgment, and proven leadership make him well prepared to assume the role of Chief Credit Officer,” said de la Aguilera. “Our board of directors and management team have full confidence in his ability to lead our credit organization.”

This appointment reflects a carefully planned transition designed to ensure continuity of the Bank’s disciplined credit culture, while underscoring its commitment to developing talent from within the company.

“Sergio’s involvement over the past 11 years spans virtually every loan decision and strategic credit initiative,” added de la Aguilera. “His appointment demonstrates our commitment to thoughtful and seamless succession planning and to developing our next generation of leaders.”

Garrido holds an MBA from the University of Florida and a bachelor’s degree from Florida International University.

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**About USCB Financial Holdings, Inc.**

USCB Financial Holdings, Inc. is the bank holding company for 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. U.S. Century Bank is 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 U.S. Century Bank banking center near you, please call (305) 715-5200 or visit [www.uscentury.com](http://www.uscentury.com).