FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C. 20006

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): October 6, 2021

U.S. CENTURY BANK

(Exact name of registrant as specified in its charter)

Florida (State or other jurisdiction of incorporation 52-2371258 (IRS Employer Identification Number)

2301 N.W. 87th Avenue, Miami, FL (Address of principal executive offices)

33172 (Zip Code)

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

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:

□ 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 exchange on which registered
Class A common stock, par value	LICOD	
\$1.00 per share	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 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §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.

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Item 7.01. Regulation FD Disclosure.

On October 6, 2021, U.S. Century Bank (the "Company") announced that it will report third quarter 2021 results after the market closes on Thursday, October 28, 2021. An earnings conference call will also be held on Friday, October 29, 2021 at 9:00 a.m. ET during which the Company will discuss the financial performance during the quarter. A copy of the press release announcing the conference call information is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

The information in this Item 7.01, including Exhibit 99.1, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liability of that section, and shall not be deemed to be incorporated by reference into any filing under the Securities Act of 1933 or the Securities Exchange Act of 1934.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

Exhibit No. Description

99.1 U.S. Century Bank Press Release dated October 6, 2021

SIGNATURE

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.

U.S. CENTURY BANK

By: /s/ Robert Anderson

Name: Robert Anderson Title: Chief Financial Officer

Date: October 6, 2021



U.S. CENTURY BANK TO ANNOUNCE THIRD QUARTER 2021 RESULTS

MIAMI – October 6, 2021 – U.S. Century Bank (the "Company") (NASDAQ: USCB) will report financial results for the quarter ended September 30, 2021 after the market closes on Thursday, October 28, 2021.

A conference call to discuss quarterly results will also be held with President and Chief Executive Officer, Luis de la Aguilera, and Chief Financial Officer, Robert Anderson, details which are provided below.

Live Conference Call and Audio Webcast

Date: Friday, October 29, 2021 Time: 9:00 a.m. Eastern Time Dial-in: (844) 221-2148 (toll free in the U.S. or Canada) or (929) 517-0937 (international) Conference ID: 9479777

A live audio webcast of the call will be available with the press release and slides on the investor relations page of the Company's website at <u>https://investors.uscenturybank.com/</u>. Please allow extra time prior to the call to visit the site and download the streaming media software required to listen to the internet broadcast.

A replay of the webcast will be archived on the investor relations page shortly after the conference call.

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. U.S. Century is rated 5-star by BauerFinancial, the nation's leading independent bank rating firm. U.S. Century Bank offers customers a wide range of financial products and services. U.S. Century Bank has received awards and accolades from numerous organizations for its philanthropic support and leadership, including the Beacon Council, Greater Miami Chamber of Commerce, South Florida Hispanic Chamber of Commerce and others. For more information or to find a U.S. Century branch near you, please call (305) 715-5200 or visit <u>www.uscentury.com</u>.

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