

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)

December 7, 2023

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

Florida 001-41196 87-4070846  
(State or other jurisdiction (Commission File Number) (IRS Employer  
of incorporation) 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 December 7, 2023, the Company also announced that William Turner has been appointed as the new Executive Vice President and Chief Credit Officer of U.S. Century Bank, the wholly owned subsidiary of USCB Financial Holdings, Inc. (the “Company”). He succeeds Benigno Pazos whose decision to retire effective December 31, 2023 was previously disclosed by the Company. The press release announcing Mr. Turner’s appointment is attached hereto as Exhibit 99.1 and is incorporated herein by reference thereto.

**Item 9.01**    **Financial Statements and Exhibits**

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

<b>Exhibit No.</b>	<b>Description</b>
99.1	<a href="#">Press release dated December 7, 2023.</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/ Jalal Shehadeh, Esq.

Name: Jalal Shehadeh, Esq.

Title: Executive Vice President and General Counsel

Date: December 7, 2023

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**U.S. CENTURY BANK NAMES WILLIAM TURNER  
NEW EXECUTIVE VICE PRESIDENT AND CHIEF CREDIT OFFICER**

**MIAMI – December 7, 2023 –USCB Financial Holdings, Inc. (the “Company”) (NASDAQ: USCB)**, the holding company for U.S. Century Bank (the “Bank”), announced today that William “Bill” Turner, a bank executive with more than 35 years of credit experience, has been named the Bank’s new executive vice president and chief credit officer. Turner succeeds Benigno Pazos, who recently announced his retirement.

“Bill’s decades of proven expertise in credit management and leadership within the banking industry will continue the enhancement of the exceptional quality of the loan portfolio that Ben spearheaded as we implement new, diversified strategies for growth,” said Luis de la Aguilera, chairman, president, and CEO of U.S. Century Bank.

Most recently, Turner served as the chief credit officer at Interamerican Bank and previously held the same position at Apollo Bank, both in Miami. Additionally, he served as senior vice president and credit policy officer at TotalBank, also in Miami. Turner began his banking career as a national bank examiner for the Office of the Comptroller of the Currency in South Florida. Turner is also a military veteran who served in the U.S. Naval Submarine Service stationed at Pearl Harbor.

Turner graduated from the University of Miami with a Bachelor of Business Administration.

**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 banking center near you, please call (305) 715-5200 or visit [www.uscentury.com](http://www.uscentury.com).

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