

FEDERAL DEPOSIT INSURANCE CORPORATION
Washington, D.C. 20006

SCHEDULE 13D
(Rule 13d-101)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT
TO RULE 13d-1(a) AND AMENDMENTS THERETO FILED PURSUANT
TO RULE 13d-2(a)

(Amendment No. __)

U.S. Century Bank
(Name of Issuer)

Class A Common Stock, Par Value \$1.00 Per Share
(Title of Class of Securities)

903430108
(CUSIP Number)

W. Kirk Wycoff
Patriot Financial Partners II, L.P.
Four Radnor Corporate Center
Suite 210
Radnor, Pennsylvania 19087
(215) 399-4650

Copies to:
Philip Ross Bevan, Esq.
Kenneth B. Tabach, Esq.
Silver, Freedman, Taff & Tiernan LLP
3299 K Street, N.W., Suite 100
Washington, D.C. 20007
(202) 295-4500

(Name, Address, Telephone Number of Person Authorized to Receive Notices and Communications)

December 21, 2021

(Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(e), 13d-1(f) or 13d-1(g), check the following box [].

Note: Schedules filed in paper format shall include a signed original and five copies of the schedule, including all exhibits. See Rule 13d-7(b) for other parties to whom copies are to be sent.

1	NAMES OF REPORTING PERSON I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) Patriot Financial Partners II, L.P.	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a) <input checked="" type="checkbox"/> (b) <input type="checkbox"/>
3	FDIC USE ONLY	
4	SOURCE OF FUNDS OO	
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)	<input type="checkbox"/>
6	CITIZENSHIP OR PLACE OF ORGANIZATION Delaware	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER 0
	8	SHARED VOTING POWER 3,398,637
	9	SOLE DISPOSITIVE POWER 0
	10	SHARED DISPOSITIVE POWER 3,398,637
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 3,398,637	
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES	<input type="checkbox"/>
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 17.0%	
14	TYPE OF REPORTING PERSON PN	

1	NAMES OF REPORTING PERSON I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) Patriot Financial Partners Parallel II, L.P.	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a) <input checked="" type="checkbox"/> (b) <input type="checkbox"/>
3	FDIC USE ONLY	
4	SOURCE OF FUNDS OO	
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)	<input type="checkbox"/>
6	CITIZENSHIP OR PLACE OF ORGANIZATION Delaware	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER 0
	8	SHARED VOTING POWER 1,087,272
	9	SOLE DISPOSITIVE POWER 0
	10	SHARED DISPOSITIVE POWER 1,087,272
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 1,087,272	
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES	<input type="checkbox"/>
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 5.4%	
14	TYPE OF REPORTING PERSON PN	

1	NAMES OF REPORTING PERSON I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) Patriot Financial Partners GP II, L.P.	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a) <input checked="" type="checkbox"/> (b) <input type="checkbox"/>
3	FDIC USE ONLY	
4	SOURCE OF FUNDS OO	
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)	<input type="checkbox"/>
6	CITIZENSHIP OR PLACE OF ORGANIZATION Delaware	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER 0
	8	SHARED VOTING POWER 4,485,909
	9	SOLE DISPOSITIVE POWER 0
	10	SHARED DISPOSITIVE POWER 4,485,909
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 4,485,909	
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES	<input type="checkbox"/>
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 22.4%	
14	TYPE OF REPORTING PERSON PN	

1	NAMES OF REPORTING PERSON I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) Patriot Financial Partners GP II, LLC	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a) <input checked="" type="checkbox"/> (b) <input type="checkbox"/>
3	FDIC USE ONLY	
4	SOURCE OF FUNDS OO	
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)	<input type="checkbox"/>
6	CITIZENSHIP OR PLACE OF ORGANIZATION Delaware	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER 0
	8	SHARED VOTING POWER 4,485,909
	9	SOLE DISPOSITIVE POWER 0
	10	SHARED DISPOSITIVE POWER 4,485,909
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 4,485,909	
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES	<input type="checkbox"/>
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 22.4%	
14	TYPE OF REPORTING PERSON OO	

1	NAMES OF REPORTING PERSON I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) W. Kirk Wycoff	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a) <input checked="" type="checkbox"/> (b) <input type="checkbox"/>
3	FDIC USE ONLY	
4	SOURCE OF FUNDS OO	
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)	<input type="checkbox"/>
6	CITIZENSHIP OR PLACE OF ORGANIZATION United States	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER 11,500
	8	SHARED VOTING POWER 4,485,909
	9	SOLE DISPOSITIVE POWER 11,500
	10	SHARED DISPOSITIVE POWER 4,485,909
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 4,497,409	
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES	<input type="checkbox"/>
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 22.5%	
14	TYPE OF REPORTING PERSON IN	

1	NAMES OF REPORTING PERSON I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) Ira M. Lubert	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a) <input checked="" type="checkbox"/> (b) <input type="checkbox"/>
3	FDIC USE ONLY	
4	SOURCE OF FUNDS OO	
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)	<input type="checkbox"/>
6	CITIZENSHIP OR PLACE OF ORGANIZATION United States	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER 0
	8	SHARED VOTING POWER 4,485,909
	9	SOLE DISPOSITIVE POWER 0
	10	SHARED DISPOSITIVE POWER 4,485,909
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 4,485,909	
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES	<input type="checkbox"/>
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 22.4%	
14	TYPE OF REPORTING PERSON IN	

1	NAMES OF REPORTING PERSON I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) James J. Lynch	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a) <input checked="" type="checkbox"/> (b) <input type="checkbox"/>
3	FDIC USE ONLY	
4	SOURCE OF FUNDS AF	
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)	<input type="checkbox"/>
6	CITIZENSHIP OR PLACE OF ORGANIZATION United States	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER 0
	8	SHARED VOTING POWER 4,485,909
	9	SOLE DISPOSITIVE POWER 0
	10	SHARED DISPOSITIVE POWER 4,485,909
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 4,485,909	
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES	<input type="checkbox"/>
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 22.4%	
14	TYPE OF REPORTING PERSON IN	

1	NAMES OF REPORTING PERSON I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY) James F. Deutsch	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(a) <input checked="" type="checkbox"/> (b) <input type="checkbox"/>
3	SEC USE ONLY	
4	SOURCE OF FUNDS OO	
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(d) OR 2(e)	<input type="checkbox"/>
6	CITIZENSHIP OR PLACE OF ORGANIZATION United States	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER 0
	8	SHARED VOTING POWER 4,485,909
	9	SOLE DISPOSITIVE POWER 0
	10	SHARED DISPOSITIVE POWER 4,485,909
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 4,485,909	
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES	<input type="checkbox"/>
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 22.4%	
14	TYPE OF REPORTING PERSON IN	

Item 1. Security and Issuer

The title and class of equity security to which this Schedule 13D relates is the Class A common stock, par value \$1.00 per share (“Class A Common Stock”), of U.S. Century Bank. (the “Issuer” or the “Bank”), whose principal executive offices are located at 2301 N.W. 87th Avenue, Miami, Florida 33172.

Item 2. Identity and Background

This Schedule 13D is being jointly filed by the parties identified below. All of the filers of this Schedule 13D are collectively referred to as the “Patriot Financial Group II.” The Joint Filing Agreement of the members of the Patriot Financial Group II is filed as Exhibit 1 to this Schedule 13D.

(a) - (c) The following are members of the Patriot Financial Group II:

- Patriot Financial Partners II, L.P., a Delaware limited partnership (the “Patriot Fund II”);
- Patriot Financial Partners Parallel II, L.P., a Delaware limited partnership (the “Patriot Parallel Fund II” and together with the Patriot Fund II, the “Patriot Funds”);
- Patriot Financial Partners GP II, L.P., a Delaware limited partnership and general partner of the Funds (“Patriot GP II”);
- Patriot Financial Partners GP II, LLC, a Delaware limited liability company and general partner of Patriot GP II (“Patriot II LLC”);
- W. Kirk Wycoff, Ira M. Lubert and James J. Lynch, each of whom serve as general partners of the Funds and Patriot GP II and are members of Patriot II LLC; and
- James F. Deutsch, who is a member of the Patriot Funds’ Investment Committee.

The Patriot Funds are private equity funds focused on investing in community banks and financial service-related companies throughout the United States. The principal business of Patriot GP II is to serve as the general partner of and to manage the Patriot Funds. The principal business of Patriot II LLC is to serve as the general partner of and to manage Patriot GP II. The principal employment of Messrs. Wycoff, Lubert, Lynch and Deutsch is investment management with each of the Patriot Funds, Patriot GP II and Patriot II LLC.

The business address of each member of the Patriot Financial Group II is c/o Patriot Financial Partners II, L.P., Four Radnor Corporate Center, Suite 210,100 Matsonford Road, Radnor, PA 19087.

(d) During the last five years, no member of the Patriot Financial Group II has been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors).

(e) During the last five years, no member of the Patriot Financial Group II has been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction and as a result of such proceeding was or is subject to a judgment, decree or final order enjoining future

violations of, or prohibiting or mandating activities subject to, Federal or state securities laws or finding any violation with respect to such laws.

(f) Each natural person who is a member of the Patriot Financial Group II is a citizen of the United States.

Item 3. Source and Amount of Funds or Other Consideration

In connection with the recapitalization of the Bank in February 2015 (the “Recapitalization”), Patriot Fund II and Patriot Parallel Funds II entered into an investment agreement with the Bank and other institutional investors (the “Investment Agreement”), whereby the Patriot Funds purchased an aggregate of 381,038 shares of Class A Common Stock (as adjusted to reflect a 1 for 5 reverse stock split of the Class A Common Stock in June 2021), 3,060,526 shares of Class B common stock, 3,792,000 shares of Class D Preferred Stock, and 16,669 shares of Class C Preferred Stock of the Bank.

As a director of the Bank, Mr. Wycoff was granted and holds options to purchase 11,500 shares of Class A Common Stock.

In July 2021, the Bank exchanged 16,142 shares of Class C Preferred Stock and 3,757,186 shares of Class D Preferred Stock held by the Patriot Funds for 3,492,765 shares of Class A Common Stock.

On December 21, 2021, the Bank and Patriot Fund II and Patriot Parallel Fund II entered into an Exchange Agreement (the “Exchange Agreement”) pursuant to which Patriot Fund II exchanged 2,318,716 shares of Class B non-voting common stock of the Bank for 463,744 shares of Class A Common Stock and Patriot Parallel II exchanged 741,810 shares of Class B non-voting common stock of the Bank for 148,362 shares of Class A Common Stock.

Item 4. Purpose of Transaction

The Patriot Funds acquired the Class A Common Stock reported herein for investment purposes and the acquisition of shares of Class A Common Stock was not motivated by an intent to exercise control, directly or indirectly, over the management, policies or business operations of the Issuer. Subject to applicable federal and state securities laws, Patriot Financial Group II may dispose of shares of the Class A Common Stock from time to time, subject to market conditions and other investment considerations, and may cause shares of the Class A Common Stock to be distributed in kind to investors. To the extent permitted by applicable bank regulatory limitations, each member of the Patriot Financial Group II may directly or indirectly acquire additional shares of Class A Common Stock or associated rights or securities exercisable for or convertible into Class A Common Stock, depending upon an ongoing evaluation of its investment in the Class A Common Stock and securities exercisable for or convertible into Class A Common Stock, applicable legal restrictions, prevailing market conditions, liquidity requirements of such member of the Patriot Financial Group II and/or investment considerations.

Other than as described in this Item 4, each member of the Patriot Financial Group II has no present plans or proposals that relate to or would result in any of the events set forth in Items

4(a) through (j) of Schedule 13D. However, each member of the Patriot Financial Group II reserves the right to change its plans at any time, as it deems appropriate, in light of its ongoing evaluation of (i) its business and liquidity objectives; (ii) the Bank's financial condition, business, operations, competitive position, prospects and/or share price; (iii) industry, economic and/or securities markets conditions; (iv) alternative investment opportunities; and (v) other relevant factors.

Item 5. Interest in Securities of the Issuer

The information contained on the cover pages to this Schedule 13D and the information set forth or incorporated in Items 2, 3, 4 and 6 is incorporated herein by reference.

(a) and (b)

<u>Entity</u>	<u>Amount Beneficially Owned</u>	<u>Percent of Class⁽²⁾</u>	<u>Sole Power to Vote or Direct the Vote</u>	<u>Shared Power to Vote or Direct the Vote</u>	<u>Sole Power to Dispose or Direct the Disposition</u>	<u>Shared Power to Dispose or Direct the Disposition</u>
Patriot Fund II	3,398,637	17.0%	0	3,398,637	0	3,398,637
Patriot Parallel Fund II	1,087,272	5.4	0	1,087,272	0	1,087,272
Patriot GP II ⁽¹⁾	4,485,909	22.4	0	4,485,909	0	4,485,909
Patriot II LLC ⁽¹⁾	4,485,909	22.4	0	4,485,909	0	4,485,909
W. Kirk Wycoff ⁽¹⁾	4,497,409	22.4	11,500	4,485,909	11,500	4,485,909
Ira M. Lubert ⁽¹⁾	4,485,909	22.5	0	4,485,909	0	4,485,909
James J. Lynch ⁽¹⁾	4,485,909	22.4	0	4,485,909	0	4,485,909
James F. Deutsch ⁽¹⁾	4,485,909	22.4	0	4,485,909	0	4,485,909

⁽¹⁾ Each of Patriot II GP, Patriot II LLC, Mr. Wycoff, Mr. Lubert, Mr. Lynch and Mr. Deutsch disclaims beneficial ownership of the voting common stock owned by the Patriot Funds, except to the extent of its or his pecuniary interest therein.

⁽²⁾ This calculation is based on 19,991,753 shares of Class A Common Stock of the Bank outstanding as of December 21, 2021 following the Exchange (20,003,253 shares of Class A Common Stock in the case of Mr. Wycoff assuming his options to purchase Class A Common Stock were exercised).

(c) No members of the Patriot Financial Group II had any transactions in the Class A Common Stock (or securities convertible into Class A Common Stock) during the past 60 days, except as described and referenced in Item 3 of this Schedule 13D.

(d) Other than the Patriot Financial Group II, no other person has the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, the securities of the Bank referred to in this Item 5.

(e) Not applicable.

Item 6. Contracts, Arrangements, Understandings or Relationships with Respect to Securities of the Issuer

Pursuant to the terms of the Investment Agreement, in the event that the Bank makes a public or non-public offering of any newly issued equity securities, including its common stock, preferred stock, restricted stock, and any securities or options that are convertible or exchangeable into equity or that include an equity component, subject to specified exceptions (e.g., the grant or exercise of our employee stock options), the Patriot Funds, and other significant investors who are parties to the to the Investment Agreement, shall have the opportunity to acquire such new equity securities from the Bank for the same price (net of any underwriting discounts or sales commissions) and on the same terms (except that the significant investors may elect to receive such securities in non-voting form) as such new equity securities are proposed to be offered to others. The amount of new equity securities that the Patriot Funds shall have the right to acquire is an amount in the aggregate required to enable it to maintain its proportionate common stock-equivalent ownership interest (with respect to each class of common stock) and its proportionate interest in any other class of equity securities, subject to limitations on such subscription rights in order to ensure that the investor is not deemed to control the Bank under applicable state and federal bank regulations or own or control more than one third of the Bank's equity. This subscription right continues for as long as such investor and its affiliates beneficially own shares of common stock that represent 50% or more of the common stock that was purchased by such investor in the Recapitalization, as adjusted from time to time as a result of changes in the Bank's capitalization.

The Investment Agreement further provides that the Patriot Funds have the right to nominate one candidate to serve on the Bank's Board of Directors, and the Bank agreed to recommend such candidate for election to the Board, subject to such candidate meeting applicable qualifications. Additionally, each director nominated by the Patriot Funds is entitled to serve on up to two committees that are selected by the Patriot Funds, subject to such director satisfying all regulatory, securities, governance and other legal requirements for service on such committee, although such directors cannot serve as chairman of any committee on which they serve. The Patriot Funds are also entitled to designate a candidate for replacement of their nominated director upon such person's death, resignation, retirement, disqualification or removal from the Board. The Patriot Funds are also permitted to designate one observer to the Bank's Board that can attend Board and committee meetings in a nonvoting observer capacity if its nominated director is unable to attend such meeting. These director nomination and Board observer rights continue for as long as the Patriot Funds and its affiliates beneficially own 50% or more of the shares of our common stock purchased by the Patriot Funds in Recapitalization, as adjusted from time to time as a result of changes in our capitalization. Pursuant to this right, the Patriot Funds nominated W. Kirk Wycoff as a director of the Bank in 2015.

The Investment Agreement also provides information rights to the Patriot Funds. These rights include access to certain records and documents relating to the Bank's assets, liabilities, and operations, including the general statement of condition of the Bank's general assets and liabilities, the quarterly reports of condition and quarterly reports of income the Bank is required to submit to the Florida Office of Financial Regulation, and a list of the Bank's shareholders,

subject to specified exclusions including information that the Bank is not permitted to disclose by applicable law, regulation or court order or that is subject to attorney-client privilege. At any time when the Bank is not required to file annual, quarterly and periodic reports with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934, the Bank is also required to furnish to the Patriot Funds as soon as reasonably practicable after they become available, (i) audited annual financial statements and a comparison of the figures in such financial statements with the Bank's annual operating budget, (ii) unaudited quarterly financial statements and (iii) copies of any management reports or similar correspondence from the Bank's accountants.

Item 7. Material to Be Filed as Exhibits.

No.	Exhibit
1	Joint Filing Agreement, dated as of December 29, 2021, by and among Patriot Financial Partners II LP, Patriot Financial Partners Parallel II, LP, Patriot Financial Partners GP II, LP, Patriot Financial Partners GP, LLC, W. Kirk Wycoff, Ira M. Lubert, James J. Lynch and James F. Deutsch.
2	Exchange Agreement, dated December 21, 2021, by and between U.S. Century Bank, Patriot Financial Partners II, L.P. and Patriot Financial Partners II, L.P.*
3	Second Amended and Restated Investment Agreement, dated February 19, 2015, between U.S. Century Bank, Priam Capital Fund II, LP, Patriot Financial Partners II, L.P., and Patriot Financial Partners Parallel II, L.P. **

* Incorporated by reference from the Current Report on Form 8-K filed by U.S. Century Bank with the FDIC on December 21, 2021.

** Incorporated by reference from the Registration Statement on Form 10 filed by U.S. Century Bank with the FDIC on July 15, 2021.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, each of the undersigned certifies that the information set forth in this statement is true, complete and correct.

Date: December 29, 2021

PATRIOT FINANCIAL PARTNERS II, L.P.

By: /s/W. Kirk Wycoff
W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC, the general partner of Patriot Financial Partners GP II, L.P., the general partner of Patriot Financial Partners II, L.P.

PATRIOT FINANCIAL PARTNERS PARALLEL II, L.P.

By: /s/W. Kirk Wycoff
W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC, the general partner of Patriot Financial Partners GP II, L.P., the general partner of Patriot Financial Partners Parallel II, L.P.

PATRIOT FINANCIAL PARTNERS GP II, L.P.

By: /s/W. Kirk Wycoff
W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC., the general partner of Patriot Financial Partners GP II, L.P.

PATRIOT FINANCIAL PARTNERS GP II, LLC

By: /s/W. Kirk Wycoff
W. Kirk Wycoff, member

By: /s/W. Kirk Wycoff
W. Kirk Wycoff

By: /s/Ira M. Lubert
Ira M. Lubert

By: /s/James J. Lynch
James J. Lynch

By: /s/James F. Deutsch
James F. Deutsch

EXHIBIT INDEX

No.	Exhibit
1	Joint Filing Agreement, dated as of December __, 2021, by and among Patriot Financial Partners II LP, Patriot Financial Partners Parallel II, LP, Patriot Financial Partners GP II, LP, Patriot Financial Partners GP, LLC, W. Kirk Wycoff, Ira M. Lubert, James J. Lynch and James F. Deutsch.
2	Exchange Agreement, dated December 21, 2021, by and between U.S. Century Bank, Patriot Financial Partners II, L.P. and Patriot Financial Partners II, L.P.*
3	Second Amended and Restated Investment Agreement, dated February 19, 2015, between U.S. Century Bank, Priam Capital Fund II, LP, Patriot Financial Partners II, L.P., and Patriot Financial Partners Parallel II, L.P. **

* Incorporated by reference from the Current Report on Form 8-K, filed by U.S. Century Bank with the FDIC on December 21, 2021.

** Incorporated by reference from the Registration Statement on Form 10 filed by U.S. Century Bank with the FDIC on July 15, 2021.

JOINT FILING AGREEMENT

Pursuant to Rule 13d-1(k)(1) under the Securities Exchange Act of 1934, as amended, the undersigned hereby agree that the Schedule 13D to which this Joint Filing Agreement is being filed as an exhibit shall be a joint statement filed on behalf of each of the undersigned.

Date: December 29, 2021

PATRIOT FINANCIAL PARTNERS II, L.P.

By: /s/ W. Kirk Wycoff

W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC, the general partner of Patriot Financial Partners GP II, L.P., the general partner of Patriot Financial Partners II, L.P.

PATRIOT FINANCIAL PARTNERS PARALLEL II, L.P.

By: /s/ W. Kirk Wycoff

W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC, the general partner of Patriot Financial Partners GP II, L.P., the general partner of Patriot Financial Partners Parallel II, L.P.

PATRIOT FINANCIAL PARTNERS GP II, L.P.

By: /s/ W. Kirk Wycoff

W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC., the general partner of Patriot Financial Partners GP II, L.P.

PATRIOT FINANCIAL PARTNERS GP II, LLC

By: /s/ W. Kirk Wycoff

W. Kirk Wycoff, a member

By: /s/ W. Kirk Wycoff

W. Kirk Wycoff

By: /s/ Ira M. Lubert

Ira M. Lubert

By: /s/ James J. Lynch

James J. Lynch

By: /s/ James F. Deutsch

James F. Deutsch