

	<b>Shareholder Communications Policy</b>	<b>Corporate</b>
	<b>Effective as of: 3/23/2026</b>	

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## 1.0 Introduction/Overview

The Board of Directors (the “**Board**”) of USCB Financial Holdings, Inc. (the “**Company**”) believes that it is in the best interest of the Company to adopt this Shareholder Communications Policy (the “**Policy**”), which provides a framework for shareholder communications with the Company or any director thereof.

## 2.0 Communications with the Board of Directors

Procedures will be established to implement this policy. Contact information and procedures for shareholder communication will be made public through the Company’s investor website in a page designed for that purpose. Shareholders may communicate with the Board of the Company or any director thereof. Shareholders who desire to communicate with the Board or a specific director should send any communication, in writing, to the Company’s Corporate Secretary:

USCB, Financial Holdings, Inc.  
c/o David Otto, Corporate Secretary  
2301N.W. 87th Avenue  
Doral, Florida, 33172  
Re: [see discussion below]

Shareholders may also submit communication, in writing, to the Company’s Corporate Secretary via email at: [David.Otto@uscentury.com](mailto:David.Otto@uscentury.com).


Please indicate in the “Re:” line on the envelope (or in the “Subject:” line of the email) whether your concern is directed to the Board, the non-management directors as a group, a specific Board committee or a specific director. Concerns regarding accounting, internal accounting controls, auditing and other related matters should be addressed to the Audit and Risk Committee of the Board.

The Company’s acceptance and forwarding of communications to the directors does not imply that the directors owe or assume any special or additional duties to persons submitting the communications, the duties of the directors being only those prescribed by applicable law.

Communications should not exceed 500 words in length.

All communications must be accompanied by the following information:

- a statement of the number of shares beneficially owned by the shareholder; and
- the address, telephone number and e-mail address, if any, of the person submitting the communication.

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All communications that comply with the procedural requirements that are described here will be relayed to the directors, except for the following types of communications:

- communications regarding individual grievances or other interests that are personal to the party submitting the communication and could not reasonably be construed to be of concern to security holders or other constituencies of the Company generally;
- communications that advocate the Company (and/or its wholly owned subsidiary, U.S. Century Bank (the “*Bank*”)) engage in illegal activities or activities that are in violation of federal and/or state regulations or of concern to state and federal banking regulators;
- communications that, under community standards, contain offensive, scurrilous or abusive content; and
- communications that have no rational relevance to the business or operations of the Company and/or the Bank.

Communications addressed to directors may, at the direction of the directors, be shared with the Company’s management. The Board believes that matters dealing with the Company’s general business operations, current and future financial results, strategic direction and similar matters are most appropriately addressed by management. The Board expects that management will provide regular updates to investors regarding the Company’s business strategy and performance.


All communications directed to the Board or the non-management directors as a group will be initially reviewed by the Chairman of the Board or the Lead Director, respectively, with the assistance of counsel as necessary. The Chairperson of either the Nominating and Governance Committee or the Audit and Risk Committee, as appropriate, will be advised promptly of any such communication that alleges misconduct on the part of Company management or raises, legal, ethical or compliance concerns about Company policies or practices.

Any response will be made in accordance with applicable Company policies and procedures and applicable laws and regulations governing disclosure of information.

The Corporate Secretary shall retain copies of all communications received pursuant to this Policy for a period of at least one year from the date of receipt. The Board or a committee designated by the Board shall review the effectiveness of the foregoing procedures from time to time and, if appropriate, recommend changes.

### **3.0 Authorized Company Spokesperson**

The Chairman of the Board is designated as the spokesperson of the Board except if the matter the Board is addressing concerns the Chairman of the Board, the Board may designate the Lead Director or the Chairperson of the Audit and Risk Committee to serve as the spokesperson of the Board in such situation.

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#### 4.0 Disclosure Guidelines


As a general matter, only the Chairman of the Board, the President and Chief Executive Officer (when such person is not also serving as the Chairman of the Board) and the Chief Financial Officer should be involved with public disclosures of information regarding the Company (such as in quarterly earning calls or at investor conferences). Directors should not comment upon Company matters but direct inquiries to the Chairman of the Board, the President and Chief Executive Officer and/or the Chief Financial Officer. Such persons will involve other appropriate officers and employees, including counsel, as necessary, to address disclosure matters.

There is no general duty to disclose business developments and other information under the federal securities laws, outside the scope of SEC-required filings. Material information need not be disclosed simply because it exists. However, if the Company makes any disclosure, the information must be accurate, complete and not misleading. Silence, absent a specific duty to disclose, is not misleading, and the phrase “no comment,” if used consistently, generally is the functional equivalent of silence.

Regulation FD promulgated by the Securities and Exchange Commission (the “**SEC**”) and the marketplace rules of the Nasdaq Stock Market prohibit public companies from selectively disclosing material, nonpublic information to securities analysts, investors and other market professionals. Under Regulation FD, if a company discloses material, non-public information to securities analysts, investors, other market professionals, or company shareholders who could reasonably be expected to trade on the basis of the information, the company must publicly disclose the information by issuing a press release or making an SEC filing. The timing of the release depends upon whether the disclosure was intentional (requiring simultaneous public disclosure) or unintentional (requiring prompt disclosure, no later than 24 hours after the inadvertent selective disclosure). An example of an unintentional disclosure is when a person, perhaps speaking on a conference call or at an investor conference, mistakenly believed that certain information was already public or was not material.

The question of materiality is the critical element under Regulation FD. Unfortunately, the test for materiality is amorphous. Information is considered material if “there is a substantial likelihood that a reasonable shareholder would consider it important” in making an investment decision, and if it would have “significantly altered the ‘total mix’ of information made available.” Under this test, the SEC considers market reaction to be an important indicator of materiality (i.e., if the stock price moves based on the disclosure, the information was material).

While it is easy to classify some information as material (financial results, projections, merger announcements, changes in top management, changes in auditors, or other significant corporate developments) and some as not material (insignificant corporate developments or general background information), much information falls into a gray area that is difficult to classify. The SEC has found violations of Regulation FD based not only on the spoken word but also based upon the “tone, emphasis and demeanor” of the individual making the disclosure. To the extent,

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the Company provides any specific or implied earning guidance, such guidance will almost always be deemed material.

Failure to comply with Regulation FD may result in SEC enforcement actions seeking an order to “cease and desist” from future violations, or civil actions seeking injunctive relief or civil monetary penalties. The SEC also may bring an action against the individual responsible for the violation as “a cause of” the violation or as an aider or abettor.

Communications with debt ratings agencies are exempt from the selective disclosure obligations of Regulation FD, provided that the information is disclosed solely for the purpose of developing a credit rating and the ratings agency makes its ratings publicly available. Only personnel specifically authorized by the President and Chief Executive Officer, or the Chief Financial Officer may communicate with representatives of rating agencies.

### 5.0 Version Control

Version	Approval Date	Effective Date	Document Name
Document Issued	9/23/2024	9/23/2024	Shareholder Communications Policy
Ratified	1/21/2025	1/21/2025	Shareholder Communications Policy
Ratified	01/20/2026	01/20/2026	Board Shareholder Communication Policy