FORM 3

Federal Deposit Insurance Corporation Washington, D.C. 20429

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

(PLEASE PRINT OR TYPE ALL RESPONSES)

OMB APPROVAL

OMB NUMBER: 3064-0030 EXPIRES: 01/31/2020 Estimated average burden hours per response ...1.0

| 1. Name of Reporting Person (Last, First, Middle)* | | | Date of Event Requiring Statement (Month/Day/Year) | 4. Issuer Name and Ticker or Trading Symbol | | | | | | | |
|--|---------|--|---|---|---------------------|---------------------------|---|--|--|--|--|
| Goldstein, Wayne, K. | | | 7/22/2021 | U.S. Century Bank [USCB] | | | | | | | |
| Street Address | | | IRS Identification Number of Reporting Person, if an Entity (Voluntary) | Relationship of Reporting Person to Issuer (Check all applicable) | | | | 6. If Amendment, Date Original Filed (Month/Day/Year) | | | |
| C/O U.S. Century Bank 2301 N.W. 87th Avenue | | | | Director 10% Owner Officer (give title below) Other (Speci | | | ner Specify below) | 7. Individual or Joint/Group Filing (Check Applicable Box | | | |
| City | State | ZIP Code |] | Directo | r | | | Form filed by One Reporting Person Form filed by More than One Reporting Person | | | |
| Miami | Florida | 33172 | | | | | | | | | |
| | | | | | ecurities Beneficia | ally Owned | | | | | |
| Title of Security (Instr. 4) | | Amount of Securities Beneficially Owned (Instr. 4) | | Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | | 4. Nature of I (Instr. 5) | Nature of Indirect Beneficial Ownership (Instr. 5) | | | | |
| Class A Voting Common Stock | | | 953,639 | | I | | By Endicott Opportunity Partners IV, L.P. (1) | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | _ | | | | | |
| | | | | | | | | | | | |
| ====================================== | | | | | | | ' | | | | |

FDIC 6800/03 (10-05)

Reminder: Report on a Separate Line for each class of securities beneficially owned directly or indirectly. (Continue on Page 2)

*If the form is filed by more than one reporting person, see Instruction 5(b)(v).

Page 1 of 3

| Table II - Derivative Securities Beneficially Owned (e.g., plus, calls, warrants, options, convertible securities) | | | | | | | | | | |
|--|---|--------------------|--|--|--|--|----------|--|--|--|
| Title of Derivative Security (Instr. 4) | Date Exercisable and Expiration Date (Month/Day/Year) | | Title and Amount of Securities Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Securities: Direct (D) or Indirect | Nature of Indirect Beneficial Ownership (Instr. 5) | | | | |
| | Date Exercisable | Expiration Date | Title | Amount or Number of shares | | (I) (Instr. 5) | | | | |
| Option to Purchase Class A Voting Common Stock | 1/21/2019 | (2) | Class A Voting Common Stock | 5,000 | \$11.35 | D | | | | |
| Option to Purchase Class A Voting Common Stock | 9/23/2019 | (2) | Class A Voting Common Stock | 4,000 | \$11.35 | D | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| |] | | | L | | | <u> </u> | | | |

Explanation of Responses:

See attached

 /s/ Wayne K. Goldstein (3)
 7/22/2021

 **Signature of Reporting Person
 Date

NOTE: File three copies of this Form, one of which must be manually signed. If the space provided is insufficient, see Instruction 6 for procedure (12 C.F.R. 335.611). Potential persons who are to respond to the collection of information contained on this form are not required to respond unless the form displays a current, valid OMB Control Number.

**Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

BURDEN STATEMENT

Public reporting burden for this collection of information is estimated to average 1.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to, the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th St. NW, Washington, D.C. 20429; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0030), Washington, D.C. 20503. An agency may not conduct or sponsor, and a person is not required to respond to, a collection unless it displays a currently valid OMB control.

FDIC 6800/03 (10-05) Page 2

Explanation of Responses:

- (1) 953,639 shares of Class A Voting Common Stock are held by Endicott Opportunity Partners IV, L.P. ("EOP IV"). W.R. Endicott IV, L.L.C. ("WR IV LLC") is the general partner of EOP IV and Wayne K. Goldstein serves as a managing member of WR IV LLC. By virtue of such relationships, WR IV LLC and Mr. Goldstein may be deemed to have voting and dispositive power over the securities held by EOP IV and as a result may be deemed to have beneficial ownership of such securities. Mr. Goldstein disclaims beneficial ownership of the reported securities except to the extent of his pecuniary interest therein, and this report shall not be deemed an admission that he is a beneficial owner of such securities for the purposes of Section 16.
- (2) The option to purchase Class A Voting Common Stock remains exercisable until the earlier of (a) ten (10) years after its date of grant or (b) three (3) months after the date Mr. Goldstein ceases to serve as a non-employee director of the Issuer.
- (3) By: Robert Anderson pursuant to power of attorney filed herewith.

Page <u>3</u> of <u>3</u>