



# RIO NEWS

*Your Kind of Bank. Your Kind of Banker.*  
We help our community grow.



## PRESIDENT'S PERSPECTIVE



**FORD SASSER**  
President and CEO  
Rio Bank

I am happy to report that the construction of our new headquarters is really coming along. Our hope is to have the building completed by April 2020. We will be able to bring all of our operations into one location. With over 123,000 square feet and six floors, the bank will occupy 34,000 square feet. The first floor will be the bank lobby, the second will hold all of our operations departments and up on the sixth floor will be our Lending Officers, Wealth Management and Trust

Department, Mortgage Department and the Executive Team. The remaining floors will be available for lease.

The merger of Rio Bank and Elsa State Bank has been a success. Uniting our teams together to better serve our community is something that continues and will continue to be top priority to Rio Bank. We are proud to be involved and give back to the community. In February, we sponsored Sombbrero Festival and had several of our bank officers and employees assist in different capacities. In March we were a sponsor for the Calf Scramble at the RGV Livestock Show. As you can see in the picture above, several members of our lending team went out to support the cause. At Rio Bank we pride ourselves in developing the future of our communities.

**FORD SASSER**  
President and CEO, Rio Bank

## ENHANCEMENT TO DEBIT CARD LIMITS

ATM: \$510 – No change

POS: \$2000 – Previous limit

**POS: \$3000 – New limit**

To meet the needs and requests of our customers we have made a change to the POS limits on debit cards. Those who have requested a higher POS limit will not be affected. Should you need to request an increase, please visit with your personal banker.

## 8 TIPS FOR BANKING ONLINE SAFELY

### 1: Monitor your accounts regularly.

Make sure that all transactions posted are ones you have authorized. Report any suspected fraudulent or suspicious activity to your bank immediately.

### 2: Look out for strange emails!

Don't respond to emails that claim to be from your bank (or any other company) requesting your account details or passwords. Banks will not reach out to you over email to ask for your account details.

### 3: Avoid clicking links in emails.

It is usually much safer to log in to your bank website manually to ensure you are entering a secure site.

### 4: Change your bank passwords regularly.

Avoid using the same password across multiple sites and make sure you are choosing a strong password that is a mix of upper and lower case letters, numbers and special characters. Avoid using any words or phrases that contain your name, initials or your birthdate.

### 5: Enable two-factor authentication.

Many financial institutions have added a layer of security for account holders. Two-factor authentication requires you to enter an extra verification credential before you can access your account.

### 6: Disable automatic login.

Do not allow your web browser to store private username and password information for your online banking websites.

### 7: When available, only use your bank's official mobile apps.

And make sure you download apps from reputable sources such as the Apple Store or Google Play Store.

### 8: Not sure if something is legitimate?

Do you have questions about your bank's technology? Call them - they will be happy to help!

**BROUGHT TO YOU IN COLLABORATION BY:**



Texas Bankers  
Association

*We help our community grow.*



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April 2019



Your Mastercard®  
is full of surprises



Now until December 31, 2019 get a chance to be surprised with a \$1,000 Mastercard Prepaid® card every time you make a purchase with your Mastercard.



\*NO PURCHASE NECESSARY. Void where prohibited. Open to eligible U.S. cardholders of legal age of majority (& at least 18) as of 4/1/19. Debit PIN & international transactions ineligible. Ends 12/31/19. Restrictions apply. Visit [pricelessurprises.com/prizing-rules/communityinstitutions](https://pricelessurprises.com/prizing-rules/communityinstitutions) for Official Rules and complete details.



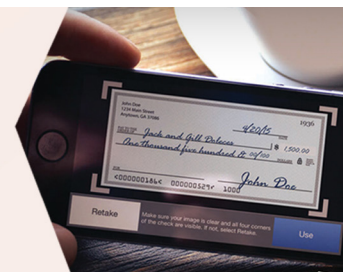
## MAR - STATEMENT OF CONDITION

(Amounts in Thousands)

| ASSETS                               | MAR-19           | MAR-18           |
|--------------------------------------|------------------|------------------|
| Cash and Cash Equivalents            | \$39,107         | \$22,606         |
| Total Marketable Securities          | \$104,588        | \$78,670         |
| Gross Loans                          | \$349,546        | \$209,807        |
| Less Reserve for Loan Losses         | (\$2,920)        | (\$2,667)        |
| Net Loans                            | \$346,626        | \$207,140        |
| Bank Premises and Equipment          | \$31,937         | \$14,841         |
| Other Real Estate Owned              | \$1,579          | \$1,722          |
| Other Assets                         | \$21,378         | \$9,241          |
| <b>Total Assets</b>                  | <b>\$545,215</b> | <b>\$334,220</b> |
| LIABILITIES                          |                  |                  |
| Total Deposits                       | \$472,786        | \$299,007        |
| Other Liabilities                    | \$16,808         | \$4,290          |
| <b>Total Liabilities</b>             | <b>\$489,594</b> | <b>\$303,297</b> |
| <b>Total Capital</b>                 | <b>\$55,621</b>  | <b>\$30,923</b>  |
| <b>TOTAL CAPITAL AND LIABILITIES</b> | <b>\$545,215</b> | <b>\$334,220</b> |

## Mobile Deposit!

Deposit  
Anytime,  
Anywhere



We know you're busy, why not save a trip to the branch?



## OFFICER PROMOTIONS



Front row, left to right: Julissa Trevino (McAllen), Marissa Flores (Palmview), Anika Aviles (Brownsville), Noemi Santos-Pena (Weslaco);  
Back row, left to right: Ali Moya (Palmview), Rodney McElrath (McAllen), Arnold Trevino (Rio Grande City), Joel Serna (San Juan)

On Monday, March 18th, Rio Bank's newest officers were invited to attend a celebratory luncheon with Ford Sasser, President/CEO, bank executives, and human resources. The new officers shared about their backgrounds, experiences and career goals. They also heard insights from Mr. Sasser and learned more about what makes Rio Bank unique.

Congratulations to all new officers!

### BANK HOLIDAYS

MEMORIAL DAY » MAY 27 | INDEPENDENCE DAY » JULY 4

ALLPOINT - Over 55,000 conveniently - located, surcharge-free ATMs nationwide



Commitment to Honesty, Integrity and Quality Service