



# 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

What a year Rio Bank had in 2018. We broke ground and began construction on our new corporate headquarters. I am impressed with the progress and how advanced our new six story future head office just off the Expressway and McColl in McAllen is today. We also purchased Elsa State Bank and Trust. These events were huge in the life of Rio Bank. At Rio Bank, we are always

looking for ways to improve our customer satisfaction. We have approximately 200 employees with the company and I am always impressed at the way they do their jobs and how they take care of you, our customers. Rio Bank is in the customer service business and service is what we strive to continually get compliments on.

Rio Bank Treasury Management has been working hard to be able to bring new services to all of our customers in the months to come. Services such as Apple Pay, Samsung Pay, Google Pay and CardFree ATM Cash. Services that you can start using today include CardValet, Popmoney, and Two-Way Text Alert just to name a few.

We are extremely excited to have our system conversion happen the weekend of President's Day (February 16-18) which will finally have all 14 banking centers operating on one consolidated system. We selected the long weekend so that it would have the minimal impact to you, our customers.

I am excited to announce that Rio Bank is making a significant investment in our Rio Grande City bank facility, to help provide a completely new experience for our Starr County customers when they come to our bank.

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

## COMING SOON

- **APPLE PAY, SAMSUNG PAY AND GOOGLE PAY**
- **CARDFREE CASH** - Convenient and easy access to cash at thousands of ATMs nationwide with no card required.

## NEW PRODUCTS & SERVICES READY TO USE:

- **CARD VALET** - allows you to freeze your debit card if you have misplaced it and reactivate it again once you have found it, all at your fingertips.
- **POPMONEY** - is a personal payment service that lets you send, request and receive money to or from friends, family or just about anyone, online or through your mobile device.
- **TWO-WAY TEXT ALERTS** - If our system detects suspicious activity on your card, you'll receive a text message with details about the suspected transaction.
- **PASSWORD MANAGEMENT** - Users will be able to perform a self-service password reset within the Rio Bank Mobile App. By simply going to your Rio Bank App you can click on "Forgot Password?" and it will direct you to reset. Note: For security purposes, once the password is changed, the program will sign the user out, and require user to log back in.
- **ON DEVICE ENROLLMENT** - Users can now register to use Rio Bank Mobile App directly from their mobile devices. Previously, users had to register for Rio Bank Retail Online Banking prior to using the mobile app.

Get your cash without  
hassle or surcharge-fees!



We have partnered with Allpoint to bring you 55,000 surcharge-free ATMs on withdrawals.



## DEC - STATEMENT OF CONDITION

ASSETS	DEC-18	DEC-17
Cash and Cash Equivalents	\$23,155	\$13,100
Total Marketable Securities	\$110,603	\$79,583
Gross Loans	\$339,764	\$208,495
Less Reserve for Loan Losses	<b>(\$4,300)</b>	<b>(\$2,561)</b>
Net Loans	\$335,464	\$205,934
Bank Premises and Equipment	\$29,460	\$14,789
Other Real Estate Owned	\$843	\$1,722
Other Assets	\$20,989	\$9,480
<b>Total Assets</b>	<b>\$520,514</b>	<b>\$324,608</b>
<b>LIABILITIES</b>		
Total Deposits	\$452,235	\$288,671
Other Liabilities	\$15,480	\$5,107
<b>Total Liabilities</b>	<b>\$467,715</b>	<b>\$293,778</b>
<b>Total Capital</b>	<b>\$52,799</b>	<b>\$30,830</b>
<b>TOTAL CAPITAL AND LIABILITIES</b>	<b>\$520,514</b>	<b>\$324,608</b>

## INTRODUCING TWO-WAY TEXT ALERTS

Using your Rio Bank card is simple. Now, fraud monitoring is just as seamless.



## LOCK, UNLOCK, REPEAT. with CardValet®.

Download the CardValet app today.



## INTRODUCING popmoney

personal payment service lets you send and receive money from friends, family or just about anyone with an email address or mobile number\*.

\*Terms and conditions apply



## COMMUNITY SPOTLIGHT



Anika Aviles was recently promoted to Vice President – Marketing Coordinator & Operations Specialist. Anika was born and raised in Brownsville, TX where she graduated from James Pace High School and then went on to receive her Bachelor's degree in Business Administration from the University of Texas –RGV. She has been in banking over 13 years where she has held numerous roles throughout the banking industry.

Anika enjoys getting involved in her community. She has held numerous leadership and officer positions for Sombrero Festival and is currently the President Elect for 2019. Her presidency will be in 2020. This festival is a shared heritage celebration between the two border cities of Matamoros, Tamp. and Brownsville, TX. Anika is also an alumnus of Leadership Brownsville Class XXXIII where she led her class on two community enhancement projects. Anika also volunteers her time to Las Huellas, a nonprofit organization that serves as an advocate for the benefit of South Texas wildlife.

### Sombrero Festival 2018 - Frijolympics Cook-Off



Rio Bank supports Sombrero Festival  
February 28 - March 2, 2019

Anika is married to Roel Aviles, who also works in the banking industry. On her spare time, Anika enjoys bowling and spending time with her family, friends and her two dogs, Dolly and Mila.

## BANK HOLIDAYS

MEMORIAL DAY » MONDAY, MAY 27

