



RIO NEWS

Your Kind of Bank. Your Kind of Banker.

We help our community grow.



190

Rio Bank
Employees



14

Rio Bank
Locations



23

ATMs



Allpoint ATMs over

55,000

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Withdrawals



Serving the
RGV since
1985

PRESIDENT'S PERSPECTIVE



FORD SASSER
President and CEO
Rio Bank

As summer is coming to an end and the new school year seems to be getting closer, some may be thinking about taking those last minute vacations. It is important that you "Mind your P's" for vacation safety. Whether you are traveling in the states or overseas, below are some simple security tips to keep in mind before you set off. By minding your P's you can better set yourself up for smoother and safer travels. Just remember Plan, Protect, and Profile.

Plan:

- Before you go, research your destination to get familiar with local laws and customs.
- Check with the U.S. State Department to make sure there aren't any travel alerts or warnings for the country.
- Visit www.state.gov/travelers/ for more information.
- Make sure you have all paperwork – passport, visas and other travel papers.

Protect:

- Never travel alone.
- Do not take any personal belongings that you can't live without.
- Keep your belongings close to you at all times.
- Make a list of credit card numbers and customer service phone numbers to store in the hotel safe. This will give you quick access to report lost or stolen credit cards and freeze the accounts.

Profile:

- Keep a low profile.
- Try to blend in and do not draw attention to yourself.
- Figure out where you're going ahead of time.
- Stay away from desolate, remote areas or alleys where you'll be alone.

Make sure to contact your nearest banking center to notify us of your travel plans. For security and fraud safety, some states and countries are blocked from debit card use. It is important that you inform us so that you have no issues on your vacation.

Safe travels and we hope you enjoy your trip!

FORD SASSER
President and CEO, Rio Bank

8 TIPS TO BE MORE CYBERSECURE

1: Email Fraud.

If it seems too good to be true, it is probably fraud. Don't believe that lottery awards staff or prince from a foreign country will contact you by email!

2: Fraudulent Payments!

Be on guard against fraudulent checks, cashier's checks, money orders or electronic funds transfers sent with a request for you to wire back part of the money.

3: Unsolicited Offers.

Be wary of unsolicited offers that require you to "ACT FAST."

4: Stay Up-To-Date.

Make sure your device is up-to-date with the latest security updates for your operating system - Windows, Apple IOS, Android OS, etc.

5: Warnings and Errors.

Do not trust websites with certificate warnings or errors.

6: Beware of Email Attachments.

It's never a good idea to click on an email attachment or free software from unknown sources. You could end up exposing your system to online fraud and theft.

7: Sharing Online

Watch how much you share online. The more you post about yourself on social networking sites, the easier it may be for someone to use that information to access your accounts, steal your identity and more. Protect your personal information by maximizing your privacy systems.

8: Financial Scams

Be aware of disaster-related financial scams. Con artists take advantage of people after catastrophic events by claiming to be from legitimate charitable organizations when, in fact, they are attempting to steal money or valuable personal information.

BROUGHT TO YOU IN COLLABORATION BY:



Texas Bankers
Association

We help our community grow.



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- FAST
- CONVENIENT
- SECURE

JUNE - STATEMENT OF CONDITION

(Amounts in Thousands)

ASSETS	JUN-19	JUN-18
Cash and Cash Equivalents	\$41,522	\$27,610
Total Marketable Securities	\$114,779	\$98,535
Gross Loans	\$348,723	\$201,018
Less Reserve for Loan Losses	(\$3,108)	(\$2,668)
Net Loans	\$345,615	\$198,350
Bank Premises and Equipment	\$35,108	\$15,547
Other Real Estate Owned	\$1,103	\$796
Other Assets	\$21,365	\$10,412
Total Assets	\$559,492	\$351,250
LIABILITIES		
Total Deposits	\$486,895	\$309,169
Other Liabilities	\$13,971	\$9,755
Total Liabilities	\$500,865	\$318,924
Total Capital	\$58,626	\$32,326
TOTAL CAPITAL AND LIABILITIES	\$559,492	\$351,250



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SPOTLIGHT



Rio Bank is proud partner of Fiserv who has received a reputation as banking IT processor and performance-based accolade. They are recognized as one of the world's most respected and admired companies for the past six years.

Rosie Hinojosa is Executive Vice President of Information Technology for Rio Bank. She joined Rio Bank in 2000 and has been in the banking industry for over 30 years. Together with the Executive team, Rosie's leadership and strategic vision is to bring innovative technology services to Rio Bank customers in support of the bank's mission and goals. On her free time, Rosie enjoys traveling with her husband Mauricio and son Maui and playing with their two dogs.



The Rio Bank Money Makers participated in the Spring 2019 City of McAllen Kickball League. We are proud to announce that they placed 3rd this season. The Money Makers have participated in over five seasons and use it as a team building exercise.

Congratulations to the Money Makers on their win and their commitment to team building!

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BANK HOLIDAYS

LABOR DAY » SEPTEMBER 2 COLUMBUS DAY » OCTOBER 14 VETERAN'S DAY » NOVEMBER 11