



# 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

We are very pleased to report that we have had another year of growth in the size of our company as well as an increase in earnings. This was our sixteenth consecutive year of profitability and also the sixth year in a row of increased profitability which highlights the consistent financial performance that you expect from your bank. The officers and employees of Rio

Bank have an unrelenting focus and commitment on creating value and providing service to all who place their trust in Rio Bank. We believe our competitive advantages and commitment to honesty, integrity and quality of service are what you expect of us. Those are our founding principles and they drive our daily decisions.

Rio Bank recognizes that a successful organization includes diversity policies and practices in its business activities and as such, we strive to include diversity in our employment and vendor procurement practices. Rio Bank is committed to engaging in conferences, workshops and other events to attract minorities and women. Our staff of 109 individuals includes 89% minorities and 71% females.

Vendors used by our company are primarily local in our communities and we strive to consider female owned and minority owned businesses whenever possible.

Rio Bank is committed to supporting our communities through volunteering with civic organizations. In addition, we have had a tradition for many years of matching the employee donations to organizations that provide services to others.

As in the past, I want to thank the Board of Directors that have served our company this past year. We are fortunate to have a very strong and dedicated Board of Directors at Rio Financial Services, Inc., Rio Bank and Rio Financial Holdings, Inc. We have also built a strong team of people within our organization from top to bottom. The employees represent our company very well. I pray that God will continue to bless and guide our company and that He will bless our customers and our Rio Grande Valley community.

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

## SOCIAL MEDIA SAFETY



Social media allows us to connect to friends, family and others around the world through photos, videos and personal messages. But as social media continues to gain popularity, the privacy and safety risks associated with using these services continue to grow. The following tips can help you protect yourself:

- **BE SELECTIVE:** Only accept friend invites from people that you know to avoid sharing personal information with the wrong people.
- **REVIEW THE PRIVACY POLICY:** Read the privacy policy of your social networks to understand what information that a user shares can be used by the site. Become familiar with what information may be publicly visible by default and what information is shared with third-party sources.
- **DON'T SHARE IDENTIFYING INFORMATION:** Consider everything that you post on your social network to be public knowledge. Avoid posting anything publicly that could give others a way to break into your online accounts or find out where you live or work, such as contact information, your hometown or birthday.
- **AVOID CLICKING SUSPICIOUS LINKS:** Hackers, spammers and identity thieves often use links or app installs to gain personal information from you. Be aware of suspicious-looking URLs and never open a link from someone you don't know.
- **ALWAYS "LOG OUT":** Log out of your account after each session to ensure other users of a computer cannot gain access to your account.
- **SET GUIDELINES WITH YOUR CHILDREN:** Do not let children under the age of 13 use social networking sites. Once you do allow them to use social media, be sure to evaluate the site your child plans to use and set strict safety guidelines such as never meeting anyone in person that they've only talked to online, never using full names or sharing additional personal information and not permitting any cyberbullying activity.



Now more convenient than ever with  
**Online Account Opening Application**  
for **Business and Personal Accounts**

- Submit Information Online
- Visit Branch with Documents
- Your Account Opened Exponentiously

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



Your Kind of Bank. Your Kind of Banker.

May 2018



Charlie Hervey, Rio Bank's Harlingen President, providing "Your Kind of Bank, Your Kind of Banker" service.

**CHECK YOUR BALANCE AT A GLANCE**

Check your balance on the go without logging in to your mobile banking app with Instant Balance.

**Traveling?** Make sure you have access to your funds!

It's simple. Login to your Retail Online or Mobile App to **Manage Your Travel Plans** and we will make sure your transactions get processed wherever you go!

Courtesy Sweep

Courtesy Pay

Courtesy Pay Plus

**The Responsible Approach**

**Strive to Pay**

We strive to pay items when the account holder requests service. The choice is yours. Consider these ways to cover overdrafts.

**COURTESY PAY**  
**COURTESY PAY PLUS**

**BANK HOLIDAYS**

MEMORIAL DAY » MAY 31 | INDEPENDENCE DAY » JULY 4

## STATEMENT OF CONDITION

ASSETS	MAR-18	MAR-17
Cash and Cash Equivalents	\$22,606	\$30,706
Total Marketable Securities	\$78,670	\$62,344
Gross Loans	\$209,807	\$202,869
Less Reserve for Loan Losses	<b>(\$2,667)</b>	<b>(\$2,347)</b>
Net Loans	\$207,140	\$200,522
Bank Premises and Equipment	\$14,841	\$13,451
Other Real Estate Owned	\$1,722	\$796
Other Assets	\$9,241	\$9,042
<b>Total Assets</b>	<b>\$334,220</b>	<b>\$316,861</b>
LIABILITIES		
Total Deposits	\$299,007	\$279,403
Other Liabilities	\$4,290	\$10,872
<b>Total Liabilities</b>	<b>\$303,297</b>	<b>\$290,275</b>
<b>Total Capital</b>	<b>\$30,923</b>	<b>\$26,586</b>
<b>TOTAL CAPITAL AND LIABILITIES</b>	<b>\$334,220</b>	<b>\$316,861</b>

**RICK PEREZ**  
President / Lending Officer  
Palmview Banking Center

**We help our community grow.**

At Rio Bank, we're proud to be a part of the growth and success of many local businesses, which has helped the Valley become a flourishing community. We've called the Valley our home for over 30 years and will continue our mission of helping our customers. Give us the opportunity to grow with you.

FDIC 956.584.5545 www.riobk.com

## RIO BANK LOCATIONS

<p><b>MAIN BANKING CENTER</b></p> <p>1655 N. 23rd Street McAllen, Texas 78501 956.631.7890</p>	<p><b>HARLINGEN BANKING CENTER</b></p> <p>601 S. Stuart Place Road Harlingen, Texas 78552 956.264.1800</p>
<p><b>MCCOLL BANKING CENTER</b></p> <p>4120 N. McColl Road McAllen, Texas 78502 956.972.1581</p>	<p><b>PALMVIEW BANKING CENTER</b></p> <p>401 N. Bentsen Palm Drive Palmview, Texas 78574 956.584.5545</p>
<p><b>SAN JUAN BANKING CENTER</b></p> <p>401 W. St. Hwy 495 San Juan, Texas 78589 956.781.2265</p>	<p><b>BROWNSVILLE BANKING CENTER</b></p> <p>3401 Old Highway 77 Brownsville, Texas 78520 956.542.9858</p>
<p><b>JACKSON BANKING CENTER</b></p> <p>720 E. Jackson Avenue McAllen, Texas 78501 956.631.1513</p>	<p><b>WESLACO BANKING CENTER</b></p> <p>1000 N. Westgate Drive Weslaco, Texas 78596 956.968.3717</p>

www.riobk.com



Commitment to Honesty, Integrity and Quality Service