

# RIO NEWS

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



**CHARGING  
STATIONS**



**COIN  
COUNTING  
MACHINES**



**FREE WI-FI  
IN LOBBIES**



**OPEN EARLY,  
CLOSE LATE**



**GREETED BY  
FRIENDLY  
FACES**

## PRESIDENT'S PERSPECTIVE

In recent months, we have noticed an increase in cases of elderly financial exploitation. Here at Rio Bank we do continuous training on all types of exploitation but have taken additional steps to retrain all our staff from our front lines to our backroom to spot elderly financial exploitation. As such, we would like to educate our customer base on how to spot the signs of financial exploitation. We must look after our customers and our loved ones.



**FORD SASSER**  
President and CEO  
Rio Bank

### Signs of financial exploitation are:

- Sudden changes in bank account or banking practice
- Unexplained or unexpected withdrawals of large sums of money
- The inclusion of additional names on an elderly or disabled person's bank signature card
- Unfamiliar person accompanying bank customer to withdraw a large sum of money
- Unauthorized withdrawal of funds using debit card
- Abrupt changes in financial documents
- Unexplained purchases
- Abuse of funds by person with Power of Attorney
- Unexplained loss of funds or valuable possessions
- Unpaid bills despite having adequate money
- Sudden appearance of previously uninvolved relatives claiming rights to a person's affairs and possessions
- Unexplained sudden transfer of assets

I would like to encourage everyone to keep an eye out for these types of signs. Protecting against adult abuse, neglect, and exploitation is everyone's business. For more information, please visit [http://www.dfps.state.tx.us/Everyones\\_Business/](http://www.dfps.state.tx.us/Everyones_Business/) or call 1-800-252-5400 to report abuse.

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

## PROUD SPONSOR AND VOLUNTEER OF



**C.A.M.P.  
UNIVERSITY**



*We help our community grow.*

## Our New Headquarters

Check availability for Office Space.

Coming April 2020!

### SEPT - STATEMENT OF CONDITION

(Amounts in Thousands)

ASSETS	SEP-19	SEP-18
Cash and Cash Equivalents	\$36,714	\$27,694
Total Marketable Securities	\$118,035	\$114,643
Gross Loans	\$338,742	\$350,746
Less Reserve for Loan Losses	<b>(\$3,193)</b>	<b>(\$2,770)</b>
Net Loans	\$335,549	\$347,976
Bank Premises and Equipment	\$38,087	\$27,915
Other Real Estate Owned	\$1,122	\$873
Other Assets	\$24,842	\$20,031
<b>Total Assets</b>	<b>\$554,349</b>	<b>\$539,132</b>
LIABILITIES		
Total Deposits	\$482,049	\$474,217
Other Liabilities	\$12,137	\$12,834
<b>Total Liabilities</b>	<b>\$494,186</b>	<b>\$487,051</b>
<b>Total Capital</b>	<b>\$60,163</b>	<b>\$52,081</b>
<b>TOTAL CAPITAL AND LIABILITIES</b>	<b>\$554,349</b>	<b>\$539,132</b>



## SPOTLIGHT



### “Rio Bank Way” Training Academy

This program is a professional development opportunity for employees interested in enhancing their leadership and business skills. Classes are limited. Candidates submitted applications and were selected by the Academy Selection Committee.

At the first session participants learned firsthand insights from Ford Sasser, President & CEO. They were also challenged to get into their STRETCH zones!

At Rio Bank Academy’s second session, participants visited IDEA Public Schools Headquarters and was honored by **JoAnn Gama** the **IDEA Public Schools Superintendent & Co-Founder**. Mrs. Gama shared her Personal and Professional self-development knowledge of management, leadership and goal setting.

### BANK HOLIDAYS

VETERAN'S DAY » NOVEMBER 11

THANKSGIVING DAY » NOVEMBER 28

CHRISTMAS DAY » DECEMBER 25

NEW YEAR'S DAY » JANUARY 1