



NEWSLETTER

February 2020
www.riobk.com

WE HELP OUR COMMUNITY GROW.



FORD SASSER
President and CEO
Rio Bank

PRESIDENT'S PERSPECTIVE

At Rio Bank, whether you transact with us in person, on the phone, online or on your mobile app it's our goal that your experience is one that gives you great pride in having us be your bank. We continuously speak with our staff about providing "best in class" service and how we can continue to improve on the customer experience. I'd like to share with you a few ways we seek to accomplish that goal.

Understand Your Journey – As community bankers, we invest in your success by getting to know as much about our customers and their goals as we can. We listen to and advise our customers when necessary to help them succeed. We understand that no two dreams are alike, and we help develop solutions to meet those dreams.

Improve the Banking Center Experience – From the moment you drive up or walk into any of our banking centers, you should expect a warm greeting and quick friendly service. We have also invested heavily in technology and process improvement to make your time with us as efficient and productive as possible. Through our in-branch additions of cell phone chargers, coin machines, and laptops, we've added unique ways to help serve you.

Empower Staff – It's my personal belief that if you empower your employees to make decisions both the bank and the customer benefit greatly. We work hard to make sure our employees have answers to your questions, have immediate access to up-to-date, accurate information and can communicate that information knowledgeably.

Never Stop Improving – We are happy with the growth and progress we've made as a Bank but we strive to do better. Technologically, you'll see us updating our website, teller stations and ATM's to bring you a faster, better experience. We've created a training academy to make some of our best and brightest even better. Raising the leadership bar and cementing the "Rio Bank Way" across our footprint. We encourage your feedback through our Voice of the Customer program and incorporate that feedback in our trainings and development programs.

Let me conclude by saying that our mission is "to help our community grow." This is why we open our doors each day. You are part of that community and your financial success is our goal. We want to be your kind of bank and your kind of banker.

FORD SASSER
President and CEO, Rio Bank

AVAILABLE
MARCH
2020

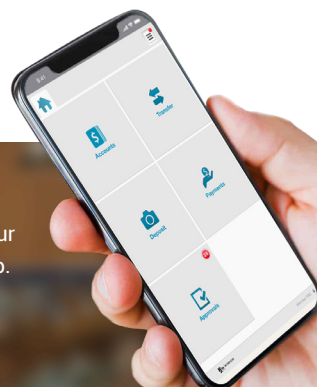
NEW Business Mobile App!

As a business owner, you're always on the move. Now, you can manage your business finances right from your mobile device with our Rio Bank Business Banking app.

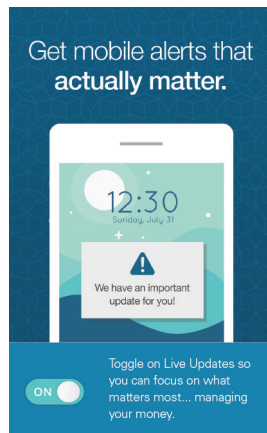
Features:

- Deposit checks
- Pay bills
- Check your balances
- Transfer funds
- Plus, send a Wire Transfer** quickly and securely
- Setup Real Time Alerts with Notifi SecureAlerts

*Must be a Business Online User. **Wire Transfers available upon approval

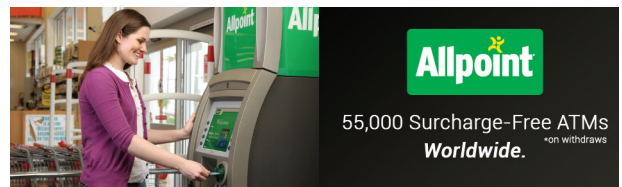


COMMITMENT TO HONESTY, INTEGRITY AND QUALITY SERVICE



DEC - STATEMENT OF CONDITION (AMOUNTS IN THOUSANDS)

ASSETS	DEC-19	DEC-18
Cash and Cash Equivalents	\$24,427	\$23,155
Total Marketable Securities	\$118,797	\$110,603
Gross Loans	\$336,462	\$339,764
Less Reserve for Loan Losses	(\$3,252)	(\$4,300)
Net Loans	\$333,210	\$335,464
Bank Premises and Equipment	\$41,802	\$29,460
Other Real Estate Owned	\$325	\$843
Other Assets	\$26,339	\$20,989
Total Assets	\$544,900	\$520,514
LIABILITIES		
Total Deposits	\$471,924	\$452,235
Other Liabilities	\$11,244	\$15,480
Total Liabilities	\$483,168	\$467,715
Total Capital	\$61,732	\$52,799
TOTAL CAPITAL & LIABILITIES	\$544,900	\$520,514



SPOTLIGHT

\$16K Grant Awarded to Program for Special-Needs Young Adults

Rio Bank and the Federal Home Loan Bank of Dallas (FHLB Dallas) awarded a \$16,000 grant to C.A.M.P. University of McAllen.

C.A.M.P. University serves special-needs individuals in the Rio Grande Valley. The Partnership Grant Program (PGP) funds will help pay for a feasibility and planning study of providing group housing for special-needs adults.

"We have acquired a two-acre site and would like to build housing for our special-needs clients whose parents are growing older," said Pam Voss, executive director of

C.A.M.P. University. "Before long, these clients will need to live somewhere other than with their aging parents. With this generous grant from Rio Bank, we will be able to take the next step and study what it will take to build group homes on the site."

"Rio Bank has long supported C.A.M.P. University," said Ford Sasser III, president and CEO of Rio Bank. "We are thrilled to join the Federal Home Loan Bank of Dallas in providing this grant so the organization can thoroughly study this big move into providing group housing."

BANK HOLIDAYS

PRESIDENTS DAY » FEBRUARY 17

MEMORIAL DAY » MAY 27

INDEPENDENCE DAY » JULY 4

LABOR DAY » SEPTEMBER 7

