



NEWSLETTER

September 2021
www.rio.bank

WE HELP OUR COMMUNITY GROW.

PRESIDENT'S PERSPECTIVE



FORD SASSER
President and CEO
Rio Bank

As the sun sets on Summer and we look to the Fall season, we have much to be grateful for here at Rio Bank.

We celebrated our 1 Year anniversary of moving into our Corporate Headquarters. In that time, we've welcomed many of you into our new home. We've been fortunate to host a number of events in our event center for customers, trade groups, charities, fellow community bankers and for our own employees. I encourage you to contact us to see about using it for your next event. Our partnership with CoffeeZone Bistro has helped make each of these events truly memorable.

In addition to our event center, the building has seen the addition of new tenants. The Law Office of Patrick Moore is now located on the 3rd floor. CoffeeZone Bistro will open their cafe in September and be available to all our building employees and the public at large.

Across the Rio Grande Valley our banking centers continue to grow. Our bankers are excited to volunteer in community events such as the Rio Grande Valley Livestock show, the South Texas Red, White and Blue Festival and the upcoming South Texas Music Festival. You'll continue to see the Rio Bank flag fly as we support our communities.

In the coming months you will see further advances in our products and services that will make it even easier and more secure to do banking with us. Our goal is to provide a world class experience with a personal touch.

I invite you to come visit one of our locations and see how we put you at the center of our business.

FORD SASSER
President and CEO, Rio Bank

8 TIPS FOR BANKING ONLINE SAFELY

1 Monitor your accounts regularly.

Make sure that all transactions posted are ones you have authorized. Report any suspected fraudulent or suspicious activity to your bank immediately.

2 Look out for strange emails!

Don't respond to emails that claim to be from your bank (or any other company) requesting your account details or passwords. **Banks will not reach out to you over email to ask for your account details.**

3 Avoid clicking links in emails.

It is usually much safer to log in to your bank website manually to ensure you are entering a secure site.

4 Change your bank passwords regularly.

Avoid using the same password across multiple sites and make sure you are choosing a strong password that is a mix of upper and lower case letters, numbers and special characters. Avoid using any words or phrases that contain your name, initials or your birthdate.

5 Enable two-factor authentication.

Many financial institutions have added a layer of security for account holders. Two-factor authentication requires you to enter an extra verification credential before you can access your account.

6 Disable automatic login.

Do not allow your web browser to store private username and password information for your online banking websites.

7 When available, only use your bank's official mobile apps.

Make sure you download apps from reputable sources such as the Apple Store or Google Play Store.

8 Not sure if something is legitimate?

Do you have questions about your bank's technology? Call them - they will be happy to help!

COMMITMENT TO HONESTY, INTEGRITY AND QUALITY SERVICE



Open a Rio Bank Savings account TODAY and start saving for their future.



We know you are busy. Bank from anywhere with the Rio Bank App.

HELPING OUR COMMUNITY!

Whether it's rolling in the dirt at the RGV Livestock Show, or providing a space for South Texas bankers to learn more about our industry, we believe in being an active member of our community!

RGV CALF SCRAMBLE SPONSORS

Our annual commitment to the youth of the Rio Grande Valley. Our sponsorship helps young women and men with funds for their next agricultural project.



TEXAS BANKERS ASSOCIATION MEETING

Rio Bank was proud to host the TBA and other local community banks at our Corporate Headquarters Event Center. Bankers from across the RGV received updates on what the political, regulatory and competitive environment holds for Texas banks and how we can all serve our customers better.

RIO BANK EMERGENCY PREPAREDNESS

Rio bankers from Roma to Brownsville gather annually to prepare in the event of extreme or adverse weather. Making sure we keep our customers and employees safe is our top priority.



JUNE - STATEMENT OF CONDITION (AMOUNTS IN THOUSANDS)

ASSETS	JUNE-21	JUNE-20
Cash and Cash Equivalents	\$51,917	\$45,907
Total Marketable Securities	\$233,376	\$155,772
Gross Loans	\$372,212	\$378,402
Less Reserve for Loan Losses	(\$3,976)	(\$3,412)
Net Loans	\$368,236	\$374,990
Trading Assets	\$7,583	\$0
Bank Premises and Equipment	\$51,810	\$45,722
Other Real Estate Owned	\$1,400	\$237
Intangible Assets	\$8,494	\$0
Other Assets	\$22,333	\$29,545
Total Assets	\$745,149	\$653,173
LIABILITIES		
Total Deposits	\$658,993	\$572,794
Other Liabilities	\$13,814	\$15,246
Total Liabilities	\$672,807	\$588,040
Total Capital	\$72,342	\$65,133
TOTAL CAPITAL & LIABILITIES	\$745,149	\$653,173

BANK HOLIDAYS

COLUMBUS DAY » OCTOBER 11 VETERANS DAY » NOVEMBER 11 THANKSGIVING » NOVEMBER 25 CHRISTMAS DAY » DECEMBER 25

