

FREQUENTLY ASKED QUESTIONS

Why is Lone Star Capital Bank merging with Rio Bank?

Lone Star Capital Bank and Rio Bank are both community customer-focused financial institutions that provide personalized, one-on-one service to customers across Texas. By merging our two organizations, both banks' customers will gain additional products and services, as well as access to 21 full-service banking centers across the Rio Grande Valley and central Texas.

Will Lone Star Capital Bank change its name?

Yes. Under the terms of the merger agreement, the name Lone Star Capital Bank will change to Rio Bank.

When will I notice the new signs?

June 2, 2025, Rio Bank signs will be installed at all Lone Star Capital Bank locations.

Tell me more about Rio Bank.

Rio Bank is a Rio Grande Valley-based bank headquartered in McAllen, Texas. Rio Bank was founded in 1985. Rio's Founding Principals are "Commitment to Honesty, Integrity and Quality of Service".

Rio Bank's Mission Statement is "We help our community grow."

What happens now with my Lone Star Capital Bank account?

Nothing at this point; it is business as usual. You may continue to conduct your banking as you always have. We plan to integrate the operating systems in September 2025.

Will the bank name on my statements and Online Banking screens change in June 2025?

Yes. Effective June 2, 2025, you will see the Rio Bank name on your statements, notices and website.

Can I continue to use my Lone Star Capital Bank Online Banking, Mobile Banking, Mobile Deposit and Bill Pay?

Absolutely. There will be no changes at this time. You can continue to log into Online Banking via our website at www.LSCB.com, and your username and password will remain the same. Additional instructions regarding the full integration of our systems will be mailed to you shortly.

Will branch hours change?

At this time, we plan to have the same banking center hours you are accustomed to. Further details will be shared as we approach the transition.

How will this affect my FDIC deposit insurance coverage?

When two insured banks merge, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

Certificates of Deposit (CDs) from Lone Star Capital Bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period.

If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

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Can I still use my Lone Star Capital Bank Debit Card?

Yes. You may continue to use your existing Lone Star Capital Bank debit card as normal at all Lone Star Capital Bank ATM locations surcharge free. Additionally, you will gain access to surcharge-free ATM withdrawals at all Rio Bank ATMs.

Do I have to change any of my direct deposits, ACH automatic debits or credits to my account?

No. Those items will continue to be debited or credited to and from your current account.

Will I be required to get new checks?

No, not at this time. You may continue to use your Lone Star Capital Bank checks. You will receive Rio Bank checks the next time you need to re-order, after the system integration in September 2025.

Will Lone Star Capital Bank Routing and Transit (R/T) number change?

The Lone Star Capital Bank R/T number will continue to be used for at least 12 months and maybe longer after the merger. As you order new checks after September 2025 you will notice that the R/T number will change to Rio Bank's R/T number.

Will my loan with Lone Star Capital Bank change?

The terms of your loan will not change. You must continue to make loan payments at any of the existing Lone Star Capital Bank locations that you are familiar with until September 19th, 2025. However, your payments should be made payable to Rio Bank.

What new products and services will be available to me after the merger?

You will notice several new products & services that will be available to you throughout the process but most will be available after the system integration in September 2025. More information will follow that will explain the new products and services that you will have access to. You can visit www.rio.bank for services that are currently offered.

Will I receive additional information from Rio Bank?

Yes. Over the next several months you will receive additional information from Rio Bank right up to the integration of our two operating systems in September 2025. Our goal is to keep you informed every step of the way. You will always have full access to your account & existing services during this transition.

Who do I call if I have more questions?

Please continue to address inquiries and business transactions with your Lone Star Capital Bank representative or loan officer. The phone numbers will remain the same, so feel free to contact your Lone Star Capital Bank Banking Center.