



# Conversion Toolkit

**Your Kind  
of Bank.**

**Your Kind  
of Banker.**

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**BRIAN HUMPHREYS**  
PRESIDENT  
RIO BANK

# A MESSAGE FROM OUR PRESIDENT

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Dear Valued Customer,

Welcome to Rio Bank.

As a former Lone Star Capital Bank customer, we are excited to have you join Rio Bank! We appreciate your patience throughout this process and are committed to making your transition as smooth as possible.

This Conversion Toolkit is designed to help you understand changes to your accounts and services. Inside the Toolkit you will find key information, important dates, and answers to common questions. Our goal is to make sure you have everything you need to feel confident and informed moving forward.

At Rio Bank, we are proud to be a community bank focused on building strong relationships and delivering exceptional service. We look forward to continuing to serve you and supporting your financial goals.

Thank you for choosing Rio Bank!

Sincerely,

A stylized, handwritten signature in black ink, appearing to read 'BH'.

Brian Humphreys  
President  
Rio Bank

# FREQUENTLY ASKED QUESTIONS

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## WILL MY ACCOUNT NUMBER CHANGE?

Your account number will stay the same. No need to update any information on your end.

## WILL I NEED TO ORDER NEW CHECKS?

You will not need to reorder checks at this time. Please be sure to use the Rio Bank routing number **114915447** on all future check orders.

## CAN I TRANSACT BUSINESS AT THE SURROUNDING RIO BRANCHES?

Yes! You can visit any Rio Bank location for your banking needs. A full list of our branch locations can be found at [www.rio.bank/locations](http://www.rio.bank/locations).

## WILL MY DEBIT CARD NUMBER CHANGE?

Yes, your debit card number will change. You will be receiving a new Rio Bank debit card with a new card number. The card should arrive by mail **before Monday, September 22, 2025**.

## WILL MY ONLINE BANKING LOGIN CHANGE?

Your Online Banking username will not change. However, you will need to utilize a temporary password for your initial login. Please reference **page 5** for additional information.

## WILL MY MOBILE BANKING CHANGE?

Yes, your mobile banking app will be changing. To continue managing your accounts on the go, please download the Rio Bank App (Consumer or Business) from your mobile app store.

- For help with the Consumer App, see **page 5**.
- For help with the Business App, see **page 8**.



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# IMPORTANT DEADLINES:

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## Wednesday, Sept. 17, 2025

- All QuickBooks transactions need to be manually uploaded **before 3:00 pm CT.**

## Thursday, Sept. 18, 2025

- LSCB Bill Pay will no longer be available **after 3:00 pm CT.**

## Friday, Sept. 19, 2025

- LSCB Online Banking will be available in a READ ONLY mode **after 3:00 pm CT.**
- LSCB Mobile App and Mobile Deposit will be available in a READ ONLY mode **after 3:00 pm CT.**
- ACH Payment History and Internal Transfers need to be downloaded and saved **before 3:00 pm CT.**
- Submit all ACH files **before 2:00 pm CT.**
- The Remote Deposit Capture (RDC) deadline for LSCB is **2:00 p.m. CT.** We recommend that you view, download, save, or print any deposit history you may need for your records **before 2:00 pm CT.**
- Download and save your payment history from Bill Pay **by 3:00 pm CT.**

## Monday, Sept. 22, 2025

- You can begin conducting business at all Rio Bank locations.
- LSCB Online Banking will **no longer be available.**
- Download the Rio Bank App and access your Online Banking account at [www.rio.bank](http://www.rio.bank).
- Activate your new Rio Bank debit card.
  - Please note – Your recurring charges will need to be established with all merchants.
  - Setup Notifi Debit Card Alerts online or through your mobile app.
- Your account will transition to the Rio Bank Schedule of Accounts. Please refer to the Account Transition section (pages 9-14) for detailed information.
- ACH Origination: Future-dated transactions need to be rescheduled and resubmitted.

# ACCOUNT CHANGES

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## DEBIT CARDS

You will be receiving a new Rio Bank Mastercard® debit card with a new card number. The card should arrive by mail **before Monday, September 22, 2025.**

You may activate your card and set your PIN **beginning Monday, September 22** by calling **1-800-992-3808.**

Please note that your current LSCB VISA® debit card will no longer be active **after Sunday, September 21, 2025.** Any recurring payments linked to your old card will need to be updated with each merchant.

**If you do not receive your new debit card by September 22, please contact us right away at 1-877-631-7890 or visit our nearest location**

## CHECKS

You will not need to reorder checks at this time. **Please be sure to use the Rio routing number 114915447 on all future check orders.**

## SAFE DEPOSIT BOXES

All safe deposit box annual rental payments will be due January 15, 2026.

Payments will need to be auto-debited from an existing account. If your payment is not set up on auto-debit please contact your local branch.

### Rental amounts will be as follows:

- |         |          |
|---------|----------|
| ◦ 3x5   | \$44.97  |
| ◦ 5x5   | \$46.97  |
| ◦ 3x10  | \$63.97  |
| ◦ 5x10  | \$113.97 |
| ◦ 10x10 | \$137.97 |

## ROUTING NUMBER

Rio Bank's routing number is **114915447.** Be sure to update this information for any direct deposits, automatic payments, or other linked accounts to ensure a smooth transition.

## STATEMENTS

All statements will **cut on Friday, September 19,** and you will be mailed a paper statement.

As part the transition, during your first Online Banking login, you'll have the option to enroll in e-Statements for added convenience.

## LOANS

Your new loan number will be a combination of your borrower number and note number.

Please use this updated loan number when making payments, accessing loan information, or contacting us with questions regarding your loan.

### For example:

LSCB Loan Number: 1234567-10  
Rio Bank Loan Number - 123456710

Please note, if you make loan payments through another financial institution, please notify them of your new loan number to ensure payments are processed correctly.

## LOAN BORROWER NOTICES

As part of the transition to Rio Bank, all former LSCB borrowers **will now receive** 10-day notices in place of the 15-day notices previously issued by LSCB. Please make note of this updated timeline for any future communications regarding your loan.

## CDS

There will be no change to your account number, interest rate, maturity date, or any other terms of your CD account.

## IRAS

There will be no change to your account number, interest rate, maturity date, or any other terms of your account. IRA distributions will continue with no change.



# ONLINE BANKING AND BILL PAY INFORMATION

*Both Online Banking and Bill Pay will be available at **8:00 am on Monday, September 22***

## LSCB MOBILE APP & MOBILE DEPOSIT

On **Friday, September 19<sup>th</sup> at 3:00 pm CST** the LSCB Mobile App & Mobile Deposit will only be available in Read Only mode. You can download and access the Rio Bank Mobile App on Monday, September 22<sup>nd</sup>. You will use your Online Banking credentials to access the mobile app. LSCB mobile app will **no longer be available** beginning Monday, September 22, 2025.

## RIO MOBILE BANKING

Your mobile banking app will change. Please download the Rio Bank App in your mobile app store. Use your Online Banking credentials to access the mobile app.



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## PERSONAL ONLINE BANKING LOGIN

Your Online Banking username will remain the same. However, you will need to use a temporary password for your initial login.

### For consumer customers:

- Select Personal/Business on the login screen.
- Your temporary password will be the last four digits of your Social Security Number.

### Example:

If your username is jpublic and the last four digits of your SSN are 1234, your login credentials would be:

- Username: jpublic
- Temporary Password: 1234

## BILL PAY

**Beginning Monday, September 22, 2025**, new bill payments can be initiated through Bill Pay within Personal Online Banking. All payees and payments will convert to the Bill Pay system, including recurring payments. Please be aware not all electronic bills (eBills) will convert.

Once system conversion is complete, be sure to verify your Bill Pay payee information and payment dates in Personal Online Banking.

### Bill Pay Payment History

Bill pay payment history will **NOT convert** into Personal Online Banking. Please download and save your payment history **by 3:00 pm CT on Friday, September 19, 2025**.

## WIRE TRANSFER

You will be able to send both foreign and domestic wires from your Rio Bank account. To receive incoming domestic wires, please provide the sender your account number, the name and physical address as it is listed on your account and Rio Bank's routing number (**114915447**).

It is important to provide accurate and complete information in order to ensure the transfer is processed.

Rio Bank does not accept wires with partial account numbers. To receive international wires, an intermediary U.S. bank will be required.

For more information, please visit our website at [www.rio.bank](http://www.rio.bank).

## PERSON-TO-PERSON (P2P)

Your P2P information will not carry over during the transition. Rio Bank proudly offers Zelle® for person-to-person payments, and you will simply need to re-enter your information within Zelle® to continue sending and receiving money with ease.

# TREASURY MANAGEMENT

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## ACCOUNT ANALYSIS

Statements can be viewed online in the Cash Management eCorp portal.

**September thru December 2025** analysis charges will be waived.

## INTERNAL ACCOUNT TRANSFERS

Account transfers are available through the Cash Management eCorp portal 24/7 but are processed during normal banking hours. The cutoff time for same-day credit on account transfers is 6 pm CT.

Account transfer templates will NOT convert and should be re-established **on Monday, September 22, 2025**. Be sure to save and/or print your existing account transfer templates for reference **before Friday, September 19, 2025 at 3:00 pm CT**.

## ACH ORIGATION

### Last Day to Submit ACH Files with Lone Star Capital Bank:

The final day to submit an ACH file will be **Friday, September 19, 2025 before 2:00 pm CT** for an effective date of Monday, September 22, 2025.

### Payment History:

ACH payment history will **not** convert into Cash Management eCorp. We encourage you to download and save your payment history before the system conversion begins on **Friday, September 19, 2025 before 2:00 pm CT**.

ACH Templates **will not** be affected.

### New ACH Origination System Launch:

Beginning Monday, September 22, 2025 ACH Templates will be available.

### Recurring ACH Files:

Any ACH file set up on a recurring basis will need to be re-established in the new system.

### Rio Bank Cutoff Time:

ACH Origination cutoff time is 2:30 PM CT, Monday - Friday.

## ACH ORIGATION (CONT.)

### File Submission:

Files must be submitted one business day prior to the effective date for next day processing. ACH Origination cutoff time is 2:30 PM CT.

### Future-dated Transactions:

Future-dated Transactions need to be rescheduled and resubmitted **Monday, September 22, 2025**.

### Training Resources:

Business customers enrolled in ACH Origination will receive the ACH Manager User Guide and a training video via email.

### Login Requirement:

DigiPass App will be required during the first login attempt.



### DIGIPASS for Business Banking

Security app by Fiserv & Vasco

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### Support:

For additional information or inquiries, please contact the Treasury Management Department at 877-631-7890.

## POSITIVE PAY

Positive Pay is a powerful fraud prevention tool that helps protect your business from check fraud.

### Beginning Monday, September 22<sup>nd</sup>, 2025

customers enrolled in Positive Pay can upload a file of issued checks into the system. When checks are presented for payment, they are matched against your issued check list. Any check not on the issued check list (and potentially fraudulent) is sent to you as an exception for review. You'll log in to approve (pay) or decline (return) each item.

**Important:** Business customers enrolled in Positive Pay will receive detailed instructions via email.



# TREASURY MANAGEMENT

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## MERCHANT SERVICES

Merchant Services through TSYS/Heartland will not be impacted, including funding to your account, so no action is required on your part. If you require terminal or merchant assistance, please contact TSYS/Heartland customer support. The Rio Bank Merchant Services and Treasury Management teams can assist you with all other services.

## ACH FILTER BLOCK (CURRENTLY UNAVAILABLE)

Setup Notifi™ SecureAlerts (see below) as an alternative solution.  
Contact Rio Bank for additional guidance on how to protect your accounts:  
**1-877-631-7890**

## NOTIFI™ SECUREALERTS

**As of Monday, September 22, 2025**

Notifi™ SecureAlerts will be available within Rio Bank Online Banking.

Real-time account alerts with Notifi™ SecureAlerts lets you know the moment something important happens in your account by instantly sending a message via text\*, email, Online Banking message center or set up Push Notifications directly to your Mobile phone. Available for personal and business online users.

How to Set Up Your Real-time Notifi™ SecureAlerts:

1. Log on to Online Banking and Select Alerts.
2. Click each Category in Alert Options to view the list of available alerts.
3. Select the Alerts you want to receive for each account. Then check how you would like to receive them, and Save.

*\*Message and data rates may apply.*

## BUSINESS CREDIT CARD

Your Business Credit Card will not be affected by the upcoming conversion. You may continue to use your existing card and manage your account as usual. No changes will be made to your card number, terms, or access.

## INTRAFI (ICS/CDARS)

Accounts held through the IntraFi Network, including ICS® and CDARS®, will not be affected by the conversion. Your funds will continue to be fully protected and managed with no changes to terms or access.

## REMOTE DEPOSIT CAPTURE/ MERCHANT CAPTURE

LSCB Remote Deposit Capture Deadline is **Friday, September 19, 2025 before 2:00 pm CT.**

We encourage you to view and download, save or print any additional history you may need to reference **before the system conversion begins on Friday, September 19, 2025 by 2:00 pm CT.**

**Beginning September 22, 2025,** Merchant Capture/Remote Deposit Capture (RDC) deposits can be processed through the Cash Management eCorp portal. Any customers with equipment that is not compatible with the new system will receive replacement equipment **before September 22, 2025.** Rio Bank will assist customers with reinstallations of your scanners. Please note that previous history will not transfer over.

The daily cut off time for Rio Bank deposits is 4:30 pm CT. Any deposits made after 4:30 pm on a business day will be processed on the next business day.

# TREASURY MANAGEMENT

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## BUSINESS MOBILE APP

Business customers will need to download the Rio Bank Business App, available in your mobile app store. This app is designed specifically for business account holders.



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## BUSINESS ONLINE BANKING

Your Online Banking username will remain the same. However, you will need to use a temporary password for your initial login.

### When logging in:

- Your Online Banking username will remain the same.
- On the login screen, select Cash Management (eCorp).
- Click the "Password Help" link.
- Enter your Username and the email address associated with your account.
- Click the "Reset Password or PIN" button.
- Follow the instructions by email (a link will be included).
- When prompted with a Security Challenge, select the "Enter a Passcode" option.
- You will receive an email containing your Passcode to complete the password change.
- Enter your new password to finalize the reset process.

## WIRE TRANSFERS

Wire History will not convert into Cash Management eCorp. We encourage you to download and save your payment history **before the system conversion begins on September 19, 2025**. Please note that wire templates will not carry over and will need to be re-entered after conversion.

**Beginning September 22, 2025**, new wire transfers can be submitted through the Cash Management eCorp portal. The daily cutoff time for wire transfers is 2:30 pm CT. Transfers submitted after this time will be processed on the next business day. Rio Bank routing number must be used to utilize wire transfer services.

**Important:** *Business customers enrolled in Online Wire Transfers will receive detailed instructions via email.*

## BILL PAY

**Beginning Monday, September 22, 2025**, new bill payments can be initiated through Bill Pay within Cash Management eCorp. All payees and payments will convert to the Bill Pay system, including recurring payments. Please be aware not all electronic bills (eBills) will convert.

Once system conversion is complete, be sure to verify your Bill Pay payee information and payment dates in Cash Management. If you have any questions, contact Treasury Management Support.

### Bill Pay Payment History

Bill pay payment history will not convert into Cash Management eCorp. We encourage you to download and save your payment history **before the system conversion begins on September 19, 2025**.

# CHECKING ACCOUNT TRANSITION

LSCB Product Name	Rio Product Name	Product Features
BASIC CHECKING  KASASA CASH  KASASA CASH BACK  SENIOR CHECKING	THE MONEY MAKER	<ul style="list-style-type: none"><li>• \$25 minimum deposit to open account</li><li>• No monthly debit card fee</li><li>• No monthly service charge</li><li>• No minimum balance required</li><li>• Electronic Statement (E-Statement) enrollment is required</li><li>• To earn premium interest on balances up to \$50,000, the following is required to be posted<ul style="list-style-type: none"><li>◦ 10 posted point of sales (POS) debit card transactions</li><li>◦ Electronic Statement (E-Statement) enrollment</li><li>◦ 1 deposit of \$250 or more</li></ul></li><li>• Balances over \$50,000 earn interest at the current NOW Checking rate</li><li>• Up to \$12 in foreign ATM fees reimbursed per monthly statement cycle</li><li>• Overdraft protection (Subject to eligibility)</li><li>• Interest rates are variable and subject to change without notice</li></ul>
LSCB Product Name	Rio Product Name	Product Features
PREMIUM CHECKING  LONGHORN CLUB CHECKING  STAR REWARDS	RIO ADVANTAGE CHECKING	<ul style="list-style-type: none"><li>• \$25.00 minimum to open</li><li>• No debit card monthly fee</li><li>• A mailed consumer statement fee waived with Electronic Statement (E-Statement) enrollment.</li><li>• Non-interest bearing account</li><li>• \$30,000 Accidental Death Insurance*</li><li>• \$60,000 Common Carrier Insurance*</li><li>• Overdraft protection (Subject to eligibility)</li></ul> <p><small>* NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK, NOT A DEPOSIT, MAY GO DOWN IN VALUE</small></p>

# CHECKING ACCOUNT TRANSITION

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LSCB Product Name	Rio Product Name	Product Features
PERSONAL SUPER SAVER	PERSONAL JUMBO MONEY MARKET	<ul style="list-style-type: none"><li>• \$100,000 minimum deposit to open</li><li>• Monthly mailed Electronic statement (E-Statement enrollment available)</li><li>• \$25.96 monthly service charge if balance falls below \$100,000 at any time during the statement cycle</li><li>• Must maintain a \$100,000 daily balance to earn interest</li><li>• Up to 6 withdrawals per month at no charge</li><li>• Each additional withdrawal will result in a service charge of \$26.96</li><li>• No interest paid if account is closed before interest is credited</li></ul>

LSCB Product Name	Rio Product Name	Product Features
PERSONAL MONEY MARKET	PRESTIGE MONEY MARKET	<ul style="list-style-type: none"><li>• \$25 minimum deposit to open</li><li>• Monthly mailed statement (E-Statement enrollment available)</li><li>• Monthly service charge of \$15.76 if balance falls below \$2,500 at any time during the statement cycle</li><li>• Must maintain a \$2,500 minimum daily balance to earn interest</li><li>• Up to 6 withdrawals per month at no charge</li><li>• Each additional withdrawal: \$16.76 fee</li><li>• No interest paid if account is closed before interest is credited</li></ul>

# SAVINGS ACCOUNT TRANSITION

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LSCB Product Name	Rio Product Name	Product Features
KASASA SAVER	PRESTIGE SAVING	<ul style="list-style-type: none"> <li>• \$25 minimum deposit to open</li> <li>• No monthly fee if daily balance is \$50 or more</li> <li>• If balance falls below \$50, a \$5.76 service charge applies</li> <li>• Quarterly mailed Electronic Statement (E-Statements) available</li> <li>• Interest-bearing account</li> <li>• Interest is accrued daily and paid quarterly on balances of \$0.01 or more</li> <li>• Up to 3 withdrawals per month at no charge</li> <li>• Each additional withdrawal will result in a service charge of \$4.76</li> </ul>

LSCB Product Name	Rio Product Name	Product Features
BASIC SAVINGS ACCOUNT	PRESTIGE SAVING	<ul style="list-style-type: none"> <li>• \$25 minimum deposit to open</li> <li>• No monthly fee if daily balance is \$50 or more</li> <li>• If balance falls below \$50, a \$5.76 service charge applies</li> <li>• Quarterly mailed Electronic Statement (E-Statements) available</li> <li>• Interest-bearing account</li> <li>• Interest is accrued daily and paid quarterly on balances of \$0.01 or more</li> <li>• Up to 3 withdrawals per month at no charge</li> <li>• Each additional withdrawal will result in a service charge of \$4.76</li> </ul>

# BUSINESS ACCOUNT TRANSITION

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LSCB Product Name	Rio Product Name	Product Features
BASIC BUSINESS CHECKING	SMALL BUSINESS CHECKING	<ul style="list-style-type: none"><li>• \$100.00 minimum to open</li><li>• Debit MasterCard® optional. \$1.76 is charged monthly per card.</li><li>• Monthly mailed statement fee, waived with Electronic Statement (E-Statements) enrollment.</li><li>• 150 items at no charge per statement cycle</li><li>• Items over 150 are \$0.34 each (includes all transactions)</li><li>• Non-Interest bearing account</li><li>• Overdraft protection (Subject to eligibility)</li></ul>
LSCB Product Name	Rio Product Name	Product Features
BUSINESS CHECKING	BUSINESS PRESTIGE CHECKING	<ul style="list-style-type: none"><li>• \$100.00 minimum to open</li><li>• Debit MasterCard® optional. \$1.76 is charged monthly per card</li><li>• Monthly mailed statement fee, waived with Electronic Statement (E-Statements) enrollment.</li><li>• 250 items at no charge per statement cycle</li><li>• Items over 250 are \$0.34 each (includes all transactions)</li><li>• Non-Interest bearing account</li><li>• Overdraft protection (Subject to eligibility)</li></ul>



# BUSINESS ACCOUNT TRANSITION

LSCB Product Name	Rio Product Name	Product Features
PREMIUM BUSINESS CHECKING	BUSINESS PREMIER NOW CHECKING	<ul style="list-style-type: none"><li>• \$100.00 minimum to open</li><li>• Debit MasterCard® optional. \$1.76 is charged monthly per card.</li><li>• Monthly mailed statement fee, waived with Electronic Statement (E-Statements) enrollment.</li><li>• 75 items at no charge per statement cycle</li><li>• Items over 75 are \$0.34 each (includes all transactions)</li><li>• Interest earned on balance of \$2,500 and over</li><li>• Effect of closing an account — if you close your account before interest is credited, you will not receive the accrued interest.</li><li>• Overdraft protection (Subject to eligibility)</li></ul>
LSCB Product Name	Rio Product Name	Product Features
ANALYZED BUSINESS CHECKING	ACCOUNT ANALYSIS CHECKING	<ul style="list-style-type: none"><li>• \$100.00 minimum to open</li><li>• Debit MasterCard® optional. \$1.76 is charged monthly per card.</li><li>• Monthly mailed statement fee, waived with Electronic Statement (E-Statements) enrollment.</li><li>• Earning Credit Rate applies and monthly earnings credit is used to offset fees from balances maintained.</li></ul>

# BUSINESS ACCOUNT TRANSITION

LSCB Product Name	Rio Product Name	Product Features
NON-PROFIT CHECKING	BUSINESS COMMUNITY CHECKING	<ul style="list-style-type: none"><li>• \$100.00 minimum to open</li><li>• Debit MasterCard® optional. \$1.76 is charged monthly per card.</li><li>• Monthly mailed statement fee, waived with Electronic Statement (E-Statements) enrollment.</li><li>• 100 items at no charge per statement cycle</li><li>• Items over 100 are \$0.34 each (includes all transactions)</li><li>• Non-Interest bearing account</li><li>• Overdraft protection (Subject to eligibility)</li></ul>

LSCB Product Name	Rio Product Name	Product Features
BUSINESS MONEY MARKET	BUSINESS PRESTIGE MONEY MARKET CHECKING	<ul style="list-style-type: none"><li>• \$100 minimum deposit to open</li><li>• Monthly mailed statement (E-Statement enrollment available)</li><li>• Monthly service charge of \$17.56 if balance falls below \$5,000 at any time during the statement cycle</li><li>• Must maintain a \$2,500 minimum daily balance to earn interest</li><li>• Up to 6 withdrawals per month at no charge</li><li>• Each additional withdrawal: \$16.76 fee</li><li>• No interest paid if account is closed before interest is credited</li></ul>

# WHAT'S NEW

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## WEALTH MANAGEMENT & TRUST

Our Wealth Management & Trust team provides personalized, strategic financial guidance designed to help you plan, grow, and protect your assets for the future. Whether you are building wealth, planning for retirement, or seeking to create a legacy, our experienced professionals are here to support your goals with tailored solutions.

### **Services include:**

- Investment & Retirement Planning
- Trust & Estate Services
- Legacy & Wealth Transfer Strategies

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## MORTGAGE SERVICES

As part of Rio Bank, you now have access to a full suite of Mortgage Services – personalized support and flexible solutions designed to help you achieve homeownership with confidence.

At Rio Bank, we understand that every borrower is unique. That's why we offer a variety of home loan options and the kind of hands-on service only a community bank can provide. Whether you're buying, building, or refinancing, our local team is here to help you find the right loan to make your dream home a reality.

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## PRIVATE BANKING

Rio Bank's Private Banking offers a personalized and relationship-driven approach for individuals with more complex financial needs. This exclusive service provides access to:

- Specialized financial guidance
- Priority service and support from a dedicated banker
- Streamlined access to additional banking and trust services

Our Private Banking team is here to help you manage, grow, and protect your wealth—with the personal attention you deserve.

# RIO BANK LOCATIONS

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## CENTRAL TEXAS

**Alamo Heights Banking Center**  
5700 Broadway St  
San Antonio, TX 78209  
210-987-5508

**Huebner Banking Center**  
19223 Stone Oak Parkway  
San Antonio, TX 78258  
210-483-4630

**Blanco Banking Center**  
1108 Main Street, P.O. Box 669  
Blanco, TX 78606  
830-833-4587

**Johnson City Banking Center**  
403 S US Highway 281, P.O. Box 518  
Johnson City, TX 78636  
830-868-4051

**Brook Hollow Drive Up Services**  
15142 San Pedro  
San Antonio, TX 78232  
210-657-5122

**Marble Falls Banking Center**  
1001 Highway 1431 West, P.O. Box 820  
Marble Falls, TX 78654  
830-693-5318

**Dripping Springs Banking Center**  
401 US 290, P.O. Box 1243  
Dripping Springs, TX 78620  
512-858-5159

**San Antonio Lending Office**  
18756 Stone Oak Parkway, Suite 102  
San Antonio, TX 78258  
210-939-2062

**Fredericksburg Banking Center**  
610 W. Main St  
Fredericksburg, TX 78624  
830-362-0010

**Stone Oak Banking Center**  
150 N Loop 1604 East  
San Antonio, TX 78232  
210-496-6116

View a full listing of our  
locations here:





# Choose an overdraft option

What happens when there's not enough money in your account

Rio Bank highly recommends using our overdraft protection plan, Courtesy Sweep; which is linked to another account. It will sweep to credit the account that needs funds. This sweep transfer happens before the discretionary overdraft service and would be significantly less expensive than our standard overdraft practices. To learn more, ask us about this plan and how to set it up.

You have two options	Courtesy Pay	Courtesy Pay Plus
ATM overdraft fee	N/A	\$35.99
Debit card overdraft fee	N/A	\$35.99
Online bill payment overdraft fee	\$35.99	\$35.99
Check overdraft fee	\$35.99	\$35.99
Maximum number of fees	6 overdraft fees per day	6 overdraft fees per day
Daily Negative balance fee	We have a daily overdraft charge of \$3.97 starting on the 4th business day on balances of<\$10.00> & over.	We have a daily over draft charge of \$3.97 starting on the 4 <sup>th</sup> business day on balancesof<\$10.00>&over.
Compare options with these examples:	<b>Example:</b> You plan to spend \$75 at the grocery store using your debit card.	<b>Example:</b> You plan to spend \$75 at the grocery store using your debit card.
	<div>Your account has\$10</div>	<div>Your account has Your\$10</div>
	<div>Your transaction is declined because there’s not enough money in your account-\$0</div>	<div>transaction is approved even though there’s not enough money in your account**-\$75</div>
	<div>Overdraft fees-\$0</div>	<div>Overdraft fees-\$35.99</div>
	<div>You still have\$10</div>	<div>You still have-\$100.99</div>

If you want us to authorize and pay overdrafts on ATM or one-time debit card transactions, call us at (956) 631-7890 and tell us, or simply complete this form and bring it to any Rio Banking Center or mail to: 701 E Exp 83 Box 1, McAllen, TX 78501



Keep Courtesy Pay option,  
I will not pay overdraft fees on  
ATM withdrawals or debit card  
transactions.



Switch to Courtesy Pay Plus option,  
\*\* I understand that Rio Bank (does not  
guarantee) but will strive to pay any  
transactions even if it overdraws my  
account. I will be charged \$35.99 for  
each overdraft authorized by Rio Bank.

Date \_\_\_\_\_ Printed Name \_\_\_\_\_

Account ending(enterthelast4) \_\_\_\_\_

Phone Number \_\_\_\_\_

Customer Signature \_\_\_\_\_



## SCHEDULE OF FEES

EFFECTIVE: SEPTEMBER 22, 2025

Account Activity Printout.....	\$3.97
Accounting Balancing Assistance per Hour (1 hour minimum).....	\$35.27
Account Closed within First 90 Days.....	\$12.97
Account Closed by:	
• Charge Off Handling Fee ....	\$54.37
• Mailed in Request.	\$12.97

Account Freeze requirement from authorized 3rd party.....	\$58.17
Account Research per Hour.....	minimum \$35.27
(Plus \$3.97 per page of images)	

### Automatic Transfer

• Customers - Bank to Bank (2 day process) .....	\$5.97
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### Bill Pay

• Consumer .....	No charge
• Overnight Check Fee. ....	\$14.95
• Same Day Bill Pay- ACH Fee.....	\$9.95

Business Bill Pay.....	No charge
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### Cashier Checks

• Rio Customers.....	\$10.27
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### Check Cashing Services

• Customers. ....	No charge
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• Non-Customer Rio check greater than \$2,500 .....	1%
• Non-Customer converting.....	\$18.27
• Tax Refund check \$0.01 - \$10,000.00.....	2.5% with a \$9.96 minimum

### Collection Item (Incoming and Outgoing)

• Customer.....	\$26.27
• International (customers).....	Cost + \$29.27
• Canadian Item Fee.....	\$20.00 + Foreign Bank Fee
(Item(s) must be a minimum of \$300.00 and above)	

### DEBIT CARD (Consumer & Business)

• Debit Card Replacement / Additional Card Fee.....	\$7.27
• Debit MasterCard® Monthly Fee (Based on deposit product).....	\$1.76
• Allpoint / Chase U.S. ATM Surcharge / Transaction Fee. ....	FREE
• Allpoint Int'l ATM Surcharge .....	FREE
• Allpoint Int'l ATM Transaction .....	\$2.63
• Other "Foreign" non Rio Bank or Allpoint Transaction.....	\$2.63
• Foreign ATM Balance Inquiry. ....	\$2.63
• Rio Bank location ATM Transaction.....	FREE
• Mastercard® Foreign Transaction Fee each transaction after rate conversion to U.S. dollars 1.75%	
• International Mail Debit Card.....	*Pass Thru Charge
• Domestic Rush Order.....	*Pass Thru Charge

\*PassThru Charge is the fee paid to a third party passed directly to the customer. Your deposit account is automatically debited.

### Document Services

• Garnishments, Levies, Court Orders.....	\$126.67 + Attorney fees
• Third Party Verification.....	\$29.27

### Inactivity Fee

• Checking Accounts with no owner generated transactions for 6 months, if balance is less than \$500.00. \$18.97 per month	
• Saving Accounts with no owner generated transactions for 11 months, if balance is less than \$500.00.....	\$32.97 per month

IRA Transfer/Closed Out Handling.....	\$28.27
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### Jet Coin Machine

• Business Customer.....	2.4%
• Non Customer.....	10.4%

### Night Depository Services

• Key Deposit (Refundable).....	\$24.27
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### Non - Sufficient Funds Handling Fee

• Item Paid (per item).....	\$35.99
• Item Returned (per item).....	\$35.99

### Overdraft charge per business day on overdraft of <10.00> & Over Maximum charge per day. \$3.97

The bank allows a 3-day grace period before the bank imposes the fee. The fee is charged on day 4.

Courtesy Pay Plus (per item).....	\$35.99
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(Overdrawn balance must be paid within 30 calendar days or overdraft privilege may be terminated.)

Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or electronic means.

### Returned Deposit item

• Deposited checks & other items.....	\$12.97 per item
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Return Mail Handling.....	\$9.97
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### Safe Deposit Box Rentals

• Safe Deposit Boxes are not FDIC Insured.	
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Note that not all banking centers have safe deposit boxes, call ahead to confirm availability.

RG	Central		
• Elginburg	• Blanco, Texas	• Marble Falls	3 x 5..... \$44.97
• Harlingen	• Huebner	• Stone Oak	5 x 5..... \$46.97
• McAllen Main	• Johnson City		3 x 10..... \$63.97
• Rio Grande City	• Dripping Springs		5 x 10..... \$113.97
• Weslaco East			10 x 10..... \$137.97

• Monthly late fee after 30 days.....	\$17.97
• Key Deposit (Refundable).....	\$28.97
• Deposit Box Drilling. ....	*Pass Thru Charge + \$30.97
• Key Replacement .....	*Pass Thru Charge + \$13.97

\*PassThru charge is the fee paid to a third party passed directly to the customer. Your deposit account is automatically debited annually for your rental fees (must be a customer).

### Signature Guaranteed /Signature Notarized

• Customers. ....	No charge
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### Statements

• Mailed Consumer / Commercial Statement Fee.....	\$3.97
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Stop Payments (per item).....	\$35.99
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• Range of checks.....	\$51.96
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Sweep Transfer(s).....	No charge
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Telephone Transfer of Funds Between Rio Bank Accounts.....	\$5.97
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### TransferNow®

• Standard (3 business days).....	No charge
• Next day. ....	\$2.97 per transfer

Temporary Checks.....	3 for \$4.97
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### Treasury Management

• ACH File Late Fee (after 1:00pm)....	\$29.96 Same Day ACH Fee \$59.96
• Remote Deposit / ACH Origination..	pricing based on monthly activity

Wire Transfers Incoming.....	\$13.97 per wire
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Wire Transfers Outgoing (customers only).....Cutoff time..... 2:30 p.m.

• Domestic.....	\$28.97	Domestic - Cash Management....	\$20.97
• International - US Currency.....	\$33.97	Foreign Currency.....	\$15.97

**Other fees.** Incoming wire transfers that contain incorrect information may be subject to additional fees assessed by the Bank and/or other financial institutions that process the wire.