



Your Kind of Bank. Your Kind of Banker.

Dear Valued Customer:

We are pleased to announce that Rio Bank is acquiring Lone Star Capital Bank, N.A.

Lone Star Capital Bank, a San Antonio based institution, is scheduled to begin operating as Rio Bank on June 2, 2025. Lone Star is headquartered in San Antonio and has assets of over \$500 million. The bank has offices in San Antonio, Blanco, Johnson City, Dripping Springs and Marble Falls.

This purchase will increase the asset size of Rio Bank to about \$1.4 Billion and increase our branch network from the current 16 to 21. Our community banks both share the same vision and devotion in providing quality customer service and diverse products to each and every one of our valued customers.

Current Rio Bank customers do not need to worry about this acquisition having an effect on their customer status or account management. On June 2, 2025, Lone Star Capital Bank is scheduled to operate under the Rio Bank name. You will be able to make transactions at any Rio Bank location and ATM in San Antonio, the Hill Country and throughout the Rio Grande Valley.

Our team is committed to providing our community with honesty, integrity and quality service. We look forward to continue growing with you.

Sincerely,

A handwritten signature in black ink, appearing to read "Ford Sasser". The signature is fluid and cursive, with the first name "Ford" and last name "Sasser" clearly distinguishable.

Ford Sasser
Chief Executive Officer
Rio Bank