



NEWSLETTER

December 2020
www.riobk.com

WE HELP OUR COMMUNITY GROW.

PRESIDENT'S PERSPECTIVE



FORD SASSER
President and CEO
Rio Bank

What a year! If 2020 taught us anything it taught us to be ever so grateful for the simple things – our family and our health.

In 2020, we faced a pandemic head on, dodged a hurricane, and most notably, we were fortunate enough to move into our new Corporate Building in McAllen. The building hosted our Grand Opening in October and in November had our first customer, 8 year old, Patton Reavis. We are grateful that Patton chose Rio as his bank and expect to forge a long partnership with him.

Speaking of long partnerships, the second page of this newsletter introduces you to some of our employees that have made Rio Bank their home for a good number of years. Their efforts have contributed greatly to the success of Rio Bank. We thank them and are fortunate to have them be a part of our family.

Despite the challenges of 2020, we move forward feeling blessed that we've had each other and for the special memories we created along the way. We wish all of you renewed strength, unwavering health and sheer joy in 2021.

Have a Merry Christmas and Happy New Year!

FORD SASSER
President and CEO, Rio Bank



RIO BANK WELCOMES 1ST CUSTOMER TO HQ

Rio Bank was happy to welcome 8 year old, Patton Reavis as the first customer of the new Corporate Building Banking Center.

Patton used his piggy bank funds to open his savings account and make his first deposit. Patton was welcomed by Rio Bank CEO and President, Ford Sasser.

Patton is in 2nd grade and can't wait to grow up and be a farmer. We welcome Patton to the Rio Bank and look forward to seeing that savings account grow!



NEW! Business Online 6.0

A Whole New Business Online Banking Experience is Coming December 9th!

- Responsive design to enhance your mobile and tablet experience
- Touch-friendly screens
- Intuitive navigation
- Enhanced functionality for stop payments

COMMITMENT TO HONESTY, INTEGRITY AND QUALITY SERVICE



SEP - STATEMENT OF CONDITION (AMOUNTS IN THOUSANDS)

ASSETS	SEP-20	SEP-19
Cash and Cash Equivalents	\$44,977	\$36,714
Total Marketable Securities	\$154,585	\$118,035
Gross Loans	\$376,193	\$338,742
Less Reserve for Loan Losses	(\$3,577)	(\$3,193)
Net Loans	\$372,616	\$335,549
Trading Assets	\$5,466	\$0
Bank Premises and Equipment	\$50,606	\$38,087
Other Real Estate Owned	\$2,310	\$1,122
Other Assets	\$29,110	\$24,842
Total Assets	\$659,670	\$554,349
LIABILITIES		
Total Deposits	\$579,996	\$482,049
Other Liabilities	\$14,391	\$12,137
Total Liabilities	\$594,387	\$494,186
Total Capital	\$65,283	\$60,163
TOTAL CAPITAL & LIABILITIES	\$659,670	\$554,349

Wealth Management & Trust

Preserving and Protecting your Legacy. Talk to our team for your best strategy.

- Personal Trusts
- Investment Management
- IRAs, Retirement Plans
- Testamentary Trusts
- Estate Administration
- Life Insurance Trusts

Timothy A. Sers, J.D.
Senior Vice President / Trust Officer

Cecilia A. Johnson
Vice President / Trust Officer

Notice: Wealth Management & Trust Division Investments include non-deposit investment products which are:
- Not bank deposits - Not FDIC insured - Not insured by any federal government agency - Not guaranteed by the bank - May decrease in value

EMPLOYEE SPOTLIGHT



MARY JAUREGUI
(29 years with Rio) –
Vice President – Loan Operations

What inspires you?

"Mentoring and coaching others, learning new things, reading inspirational books and quotes."



MELISSA RODRIGUEZ
(31 years with Rio) –
First Vice President – Deposit Operations

What would you like to tell people about Rio Bank?

"Rio Bank is my home away from home. It is like family and we do our best to make our customers feel that way too."



TERESA DEL TORO
(32 years with Rio) – Deposit Quality Control

What do you love about your job?

"I love that I've had the privilege of meeting and getting to know people from across the Valley."



GLORIA HUERTA
(30 years with Rio) –
Teller, Edcouch, TX

What do you love about your job?

Being a Teller, I like getting to know the customers and meeting new people.



CECILIA GUILLOT
(28 years with Rio) –
First Vice President – Deposit Quality Specialist

Favorite Rio Bank memory:

Opening a savings account for a little boy that came into the bank along with his mother & his little piggy bank full of coins. Years later, I ran into that same young man & his mother in our lobby as he was now opening up his own checking account & getting ready to go off to college.



FRANK CANTU
(33 years with Rio) – Courier Services

What are you proudest of here at Rio Bank?

"I am most proud of my family and the relationships I have developed throughout my involvement with the bank. I have come to know members of our community and it's a good feeling to be recognized in the community I work in. I keep my head up high when wearing my Rio Bank logo shirts."

BANK HOLIDAYS

CHRISTMAS » DECEMBER 25 NEW YEAR'S » JANUARY 1 MARTIN LUTHER KING, JR. » JANUARY 18 PRESIDENT'S DAY » FEBRUARY 15

