

Rio Bank

Your Kind of Bank. Your Kind of Banker.

NEWSLETTER

PRESIDENT'S PERSPECTIVE



BRIAN HUMPHREYS
President
Rio Bank

One of the parts of Rio Bank that I am most proud of is the incredible team of talented and hardworking employees that have joined our team over the years to provide the exceptional customer service that our customers both expect and deserve to receive. We constantly receive feedback that the culture of the organization is why we have not only a tenured and loyal staff, but also continue to attract new talent to the team. Our work family creates great bonds over the years and so it becomes difficult when we

lose one of our team members. Unfortunately, we have had two team members pass in the last couple of months. Gloria Huerta had worked at the bank for 31 years and Vicky Garcia had worked at the bank for 18 years. Our condolences go out to Gloria's and Vicky's families and friends and we honor the contributions they made to the bank, our bank family and our communities.

We are pleased to announce that in July we officially opened for business in San Antonio! We have established a Loan Production Office that is being led by Darrell Williams. Darrell has been one of our exceptional bankers for many years and we look forward to him introducing Rio Bank to the Central Texas Market. The LPO is just the beginning as our Executive Team will continue to work on additional expansions in the Central Texas region in the near future.

Our team has been hard at work on several new products that will be rolled out over the next several months. I look forward to announcing these products in the next newsletter that will make it easier and safer to conduct your banking business with Rio Bank.

We thank you for the opportunity to continue to serve you as our customers!

Hook 'Em,

Brian

SAN ANTONIO LOAN PRODUCTION OFFICE



DARRELL WILLIAMS

*GROWING BEYOND
OUR VALLEY FOOTPRINT*

► Sr. EVP / Regional Market President

Email: D.Williams@rio.bank

Direct: (210) 939-2067

Cecilia Guillot Helps Commission 48th Sentinel-Class Fast Response Cutter 'Pablo Valent'



Rio Bank would like to congratulate Cecilia Guillot, First Vice President Deposit Quality Manager, who was recently selected to participate in the Coast Guard commissioning of the 48th Sentinel-class fast response cutter Pablo Valent as it was placed into service at Coast Guard Sector Saint Petersburg, Florida on May 11, 2022. Cecilia Guillot, Pablo Valent's great niece, is the ship's sponsor.

The cutter's namesake, Pablo Valent, originally from Corpus Christi, Texas, joined the United States Life-Saving Service in 1912 and spent the bulk of his service at the Coast Guard station in Brazos, Texas. In September 1919, Valent guided a 36-foot motor surf boat into some of the worst sea conditions ever seen in the Gulf Coast area & helped rescue the eight crew members of the hurricane-damaged 77-ton schooner Cape Horn off the coast of Corpus Christi, Texas. For his heroic efforts, Valent received the Silver Lifesaving Medal and the Grand Cross of the American Cross of Honor Society. Chief Boatswain's Mate Pablo Valent continued an extremely successful career in the U.S. Coast Guard. In 1935, he assumed command of Coast Guard Station on South Padre Island, Texas, becoming the first Hispanic-American in charge of a search and rescue station. In 1940, Pablo Valent retired after 28 years of honorable service to his nation. Valent Hall, a facility at Coast Guard Sector Corpus Christi, is also named after Pablo Valent.

BANK HOLIDAYS

SEPTEMBER 5 » LABOR DAY

OCTOBER 10 » COLUMBUS DAY

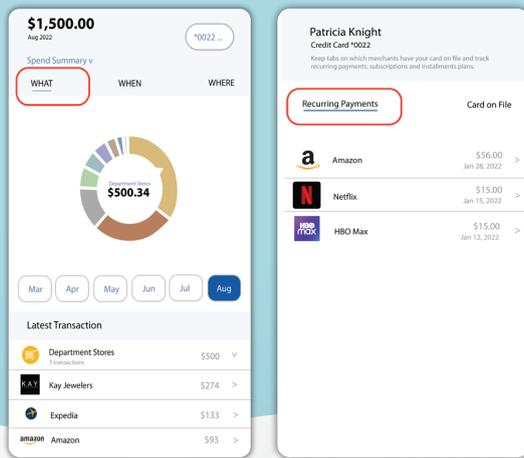
NOVEMBER 11 » VETERANS DAY

NOVEMBER 24 » THANKSGIVING



COMMITMENT TO HONESTY, INTEGRITY AND QUALITY SERVICE

MORE POWER IN THE PALM OF YOUR HANDS



Access our card management features to start budgeting, control monthly bills, fight fraud and make travel plans from our mobile app.



JUNE- STATEMENT OF CONDITION (AMOUNTS IN THOUSANDS)

ASSETS	JUN-22	JUN-21
Cash and Cash Equivalents	\$32,168	\$51,917
Total Marketable Securities	\$362,869	\$233,376
Gross Loans	\$387,279	\$372,212
Less Reserve for Loan Losses	(\$4,542)	(\$3,976)
Net Loans	\$382,737	\$368,236
Trading Assets	\$4,003	\$7,583
Bank Premises and Equipment	\$52,408	\$51,810
Other Real Estate Owned	\$0	\$1,400
Intangible Assets	\$8,122	\$8,494
Other Assets	\$19,090	\$22,333
Total Assets	\$861,397	\$745,149
LIABILITIES		
Total Deposits	\$804,897	\$658,993
Other Liabilities	-\$1,997	\$13,814
Total Liabilities	\$802,900	\$672,807
Total Capital	\$58,497	\$72,342
TOTAL CAPITAL & LIABILITIES	\$861,397	\$745,149

Rio Bank WEALTH MANAGEMENT & TRUST



TIMOTHY A. SERS, J.D.
Executive VP / Director of Trust Services
Direct: (956) 878-1408
Email: T.Sers@rio.bank

LUIS HERNANDEZ

Vice President / Trust Investment Officer
Direct: (956) 878-1401
Email: L.Hernandez@rio.bank



Rio Bank Wealth Management & Trust provides a client-centered approach unique to a community bank, yet with the highest level of professionalism and expertise that you expect to find at the largest financial institutions. You receive personalized advice to help guide you on a path to financial security and a trusted relationship to help you meet your goals. From full-service investment management to trust administration, senior care services, IRA custody and management as well as estate planning assistance and settlement, we offer our clients peace of mind for every stage of life.

www.rio.bank/Trust

Rio Bank MORTGAGE

We offer all the tools you need to take the next step. Apply online or speak with one of our experts.

www.rio.bank/Mortgage

CONVENIENT CASH ACCESS when and where you **NEED IT.**

Rio Bank
Your Kind of Bank. Your Kind of Banker.



55,000 Surcharge-Free ATMs. Worldwide. Your cash is never far away.

LOCAL BUSINESS LOANS AVAILABLE

Sr. Vice President /
Banking Center President

Direct: (956) 259-7018
Email: A.Moya@rio.bank

Edinburg Banking Center



ALI MOYA

FOLLOW US ON SOCIAL MEDIA

@riobanktexas

@riobanktexas

www.rio.bank

