

## President's Perspective



**FORD SASSER**  
President and CEO  
Rio Bank

For quite some time you have heard how much we value our Rio Bank customers and how we try to go the extra mile to deliver the personal Community Banking touch. When you walk into one of our eight Rio Bank buildings throughout the Valley or call us by phone, you should immediately get the sense of the friendly banking atmosphere that our team strives to provide. Quality Customer Service is what we strive for every day when you do business with your hometown Community Bank in the Rio

Grande Valley.

To help Rio Bank get to our desired level of Quality Customer Service and to deliver a very consistent brand company-wide, Rio Bank has partnered with Deluxe Corporation to make all of this happen. Deluxe specifically has developed (for their client banks) "Voice of the Customer," which is a solution that provides a unique approach to performance measurement, gathering information from the most valuable and insightful of sources--our customers. Deluxe's process is to ask a number of customers on an on-going basis to participate in evaluating our service through their eyes, which we truly believe is the most important perspective of all. After our customer sends in their completed Response Profile, they receive information to get them started in the "Voice of the Customer" program.

This comprehensive process has integrated the customer contact of our employees with a highly automated reporting system that effectively identifies strengths and weaknesses as they exist within our bank. The Deluxe program also supports us with training material for staff and our managers in their roles as service and sales coaches. The expectations we hope to reach include:

- a) Hope to Increased customer retention-** We will use additional knowledge to take action necessary to address customer dislikes & make their bank experiences always comfortable.
  - b) Empowering our Managers with knowledge-** This will help them identify & respond to performance trends in their areas of responsibility.
  - c) Ensuring employee confidence & support for the measurement process-** all staff understands the information shared with them on their personal customer survey is totally based on their own actual interactions with their own customers.
  - d) Producing behavioral improvement among the employees-** each employee has a clear understanding of what's expected of them in their daily encounters with customers. With training, support & positive reinforcement the desired behavior should be very beneficial to all customers while at the same time producing consistent service bank-wide for all Rio Bank customers.
- The "Voice of the Customer" is just another significant piece to provide client value for all customers. You can always count on Rio Bank to be "Your Kind of Bank and Your Kind of Banker"

**FORD SASSER**  
President and CEO, Rio Bank

## NEW TEAM BRINGS EXPERIENCE, COMMUNITY INVOLVEMENT AND SUPERIOR SERVICE TO RIO BANK IN BROWNSVILLE



**OLGA GONZALEZ**  
Vice President

**AMANDA GARZA**  
Assistant Vice President

**ARMANDO RECIO**  
Bank President

Amanda, Olga and I are truly excited to be part of the Rio Bank team. The one thing that has made the decision easy coming to Rio Bank is the community bank mentality with local decision making. I have been in banking for over 18 years and we have worked together for a great number of those years. I hold a BBA from the University of Texas in Austin. My roots are from Brownsville as I was born and raised in Brownsville, TX. Olga has now made Brownsville her home as she moved here from Tampico, Tamp. over 20 years ago. Amanda is also a lifetime Brownsville resident.

The Brownsville banking center is a beautiful facility in a prime location. We believe adding our experience to an already great team in Brownsville is the right combination to bring us much success in this region. We believe in our community and are deeply involved in making our city better as we sit on various community boards including the Brownsville Chamber of Commerce, The United Way of Cameron County and The Brownsville Community Health Center. We look forward to being "Your Kind of Banker at your Kind of Bank".

**Armando Recio**  
Banking Center President

**ANNOUNCING  
NEW WEBSITE**

Fresh look. Great Feel.  
More Options.  
Better Technology

**Rio BANK** | Your Kind of Bank. Your Kind of Banker.

## “There is a lot to like about Rio Bank”

### Easy! Fast! Free!

Online Bill Pay is the fastest way to pay your bills online, no hassle, no long lines. Save your gas & time! View & pay your bills all in one place.



### Increase your Rate!

Take advantage of the great flexibility that this CD offers. The Triple Option CD is the right choice.



### The Right Savings Account for your Business

A great way to start saving and increase your business potential.



### Rio Bank in the Community.

Rio Bank each year budgets money to give back to our local communities. Donations are made within our means to help non-profits and local charities improve the quality of life in the Rio Grande Valley.



### COMMUNITY SPOTLIGHT

featuring: *Melissa Rodriguez* celebrates 25 years at Rio Bank



**Melissa Rodriguez**  
Vice President-San Juan  
Operation Center

Wow! 25 years, time sure does fly when you're having fun! When I first started with Rio Bank I would have never thought I'd be here this long. The bank really has become like a family to me and I truly enjoy my job, and all my co-workers & customers I've had throughout the years. I've seen it grow from just one Banking Center to eight Banking Centers valley wide.

When not at work, I enjoy spending time with my family, going to action movies, watching the Cowboys & UT Longhorns football and walking my dog - Dakota.

## STATEMENT OF CONDITION

ASSETS	JUN 14	JUN 13
Cash and cash Equivalents	\$20,966	\$13,026
Total Marketable Securities	\$54,052	\$39,754
Gross Loans	\$160,821	\$147,667
Less Reserve for Loan Losses	(\$2,233)	(\$2,486)
Net Loans	\$158,588	\$145,181
Bank Premises and Equipment	\$12,129	\$13,754
Other Real Estate Owned	\$832	\$4,773
Other Assets	\$6,257	\$4,627
<b>Total Assets</b>	<b>\$252,824</b>	<b>\$221,115</b>
<b>LIABILITIES</b>		
Total Deposits	\$230,548	\$197,113
Other Liabilities	\$690	\$3,550
<b>TOTAL CAPITAL</b>		
Total Capital	\$21,586	\$20,452
<b>TOTAL CAPITAL AND LIABILITIES</b>	<b>\$252,824</b>	<b>\$221,115</b>

## RIO BANK LOCATIONS



Brownsville Banking Center

### MAIN BANKING CENTER

1655 N. 23rd Street  
McAllen, Texas 78501  
956.631.7890

### HARLINGEN BANKING CENTER

601 S. Stuart Place Road  
Harlingen, Texas 78552  
956.264.1800

### McCOLL BANKING CENTER

4120 N. McColl Street  
McAllen, Texas 78502  
956.972.1581

### PALMVIEW BANKING CENTER

401 N. Bentsen Palm Drive  
Mission, Texas 78572  
956.584.5545

### SAN JUAN BANKING CENTER

401 W. St. Hwy 495  
San Juan, Texas 78589  
956.781.2265

### BROWNSVILLE BANKING CENTER

3401 Old Highway 77  
Brownsville, Texas 78520  
956.542.9858

### JACKSON BANKING CENTER

720 E. Jackson Avenue  
McAllen, Texas 78501  
956.631.1513

### WESLACO BANKING CENTER

1000 N. Westgate Drive  
Weslaco, Texas 78596  
956.968.3717

**ALL RIO BANK LOCATIONS WILL BE CLOSED ON THE FOLLOWING DAYS:  
LABOR DAY-MONDAY, SEPTEMBER 1st, COLUMBUS DAY-MONDAY, OCTOBER 13th**