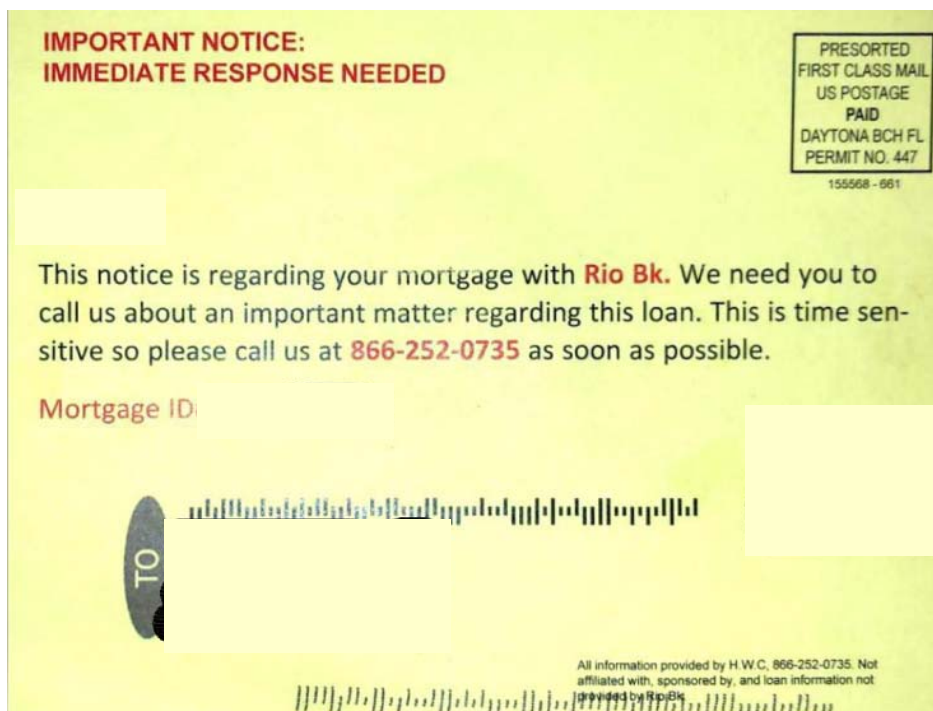


MORTGAGE POSTCARD SCAM



WHAT ARE THESE POSTCARDS, AND WHO IS SENDING THEM?

Customers are reporting postcards urging them to call a number about a time-sensitive matter on their mortgage. These postcards (which can come in a variety of colors) are being sent to consumers all around the country.

These postcards did not come from Rio Bank, or any financial institution. There is a small disclaimer on the bottom right corner indicating the sender is “not affiliated with, sponsored by, and loan information not provided by Rio Bank”. It does state all information was provided by H.W.C.

HOW DID THE POSTCARD SENDER GET MY INFORMATION?

At Rio Bank, we’re committed to protecting our customer’s personal information. Likewise, we do not sell or otherwise distribute it to non-affiliated third parties.

However, some information about mortgages, regardless of what lender the consumer works with, is public record. That’s how someone like this will obtain your contact information. You should be on alert as you will find the loan account number does not match yours which is an indicator this is a scam.

WHAT IF I CALL THE NUMBER ON THE POSTCARD?

We advise our customers **NOT** call the number listed. Calling the number may connect you to a real person, or it may connect you to automated recording prompts. Regardless, do not offer them your personal information.

WHAT SHOULD I DO IF I GET THIS POSTCARD?

The best thing to do is disregard the postcard. Dispose of it however you would any other junk mail you receive. In addition, we encourage you to contact us directly should you have any questions about such matters.