

A large, dark bronze sculpture of a bison stands in the foreground, its head lowered and facing right. The sculpture is highly detailed, showing the texture of the bison's fur and its curved horns. In the background, a modern, multi-story building with large windows is visible under a clear blue sky. The building has a sign that partially reads "Pla".

momentum

1ST QUARTER 2023

IN THIS ISSUE

PLAINSCAPITAL CELEBRATES
35TH ANNIVERSARY



LOOKING AHEAD WHILE CELEBRATING OUR LEGACY

At Hilltop, we are excited about the future and the opportunities that lie ahead in 2023 and beyond. But while we keep our eyes on the path ahead, it's also important to remember our past and celebrate the milestones that have brought us to where we are today.


On Feb. 10, we celebrated one of those milestones. On that day 35 years ago, PlainsCapital Bank was acquired by Plains Capital Corporation, launching more than three decades of growth that included joining the Hilltop family of companies in 2012. And while a lot has changed over the years, PlainsCapital's core values have remained the same and are shared across the Hilltop organization. Key among them is a commitment to personal service with integrity. As was the case 35 years ago, our customers know they can count on us to go above and beyond to help them meet their goals and succeed.

The Bank's journey also illustrates what we can achieve through cooperation and collaboration. PlainsCapital, PrimeLending, and HilltopSecurities support each other with complementary business lines and shared resources. Their combined strength as part of the Hilltop family of companies sets our company apart. And while

each operating company has its own unique history and important milestones, together they form a cohesive organization poised for the future.

Throughout this edition of *Momentum*, you can see the common themes of service and culture that unite us. Whether it's recognition within our companies and industry, giving back to those in need, or celebrating the employees who drive our success, we are working together to support each other, our customers, and communities.

I remain grateful for the shared values that have served as our foundation from the very beginning and for the employees who demonstrate those values every day. It's exciting to build on such a powerful legacy and I'm looking forward to celebrating many more milestones in the future.



Jeremy B. Ford
President and CEO

RECOGNIZING OUR EMPLOYEES

HILLTOP SALUTES VOLUNTEER OF THE YEAR AND TOP OF THE HILL RECIPIENTS

At Hilltop, employees strive to consistently demonstrate a set of shared principles known as ICARE: integrity, collaboration, adaptability, respect, and excellence. Recognizing their collective efforts is an important aspect of the organization's culture.

Supporting Our Communities



Katrina Pridgen
Accounting Manager

In 2022, Hilltop's leaders established the Volunteer of the Year award to celebrate employees who go above and beyond in their communities, with considerations made for both hours contributed and overall impact to non-profit organizations. The inaugural recipient is Katrina Pridgen, an accounting manager with Hilltop Holdings Corporate in Dallas.

Pridgen's volunteering efforts include sitting on the board of the PTA at her daughter's school, serving as chair of Jackson State University's local alumni chapter, and working on the finance and administration team at her church. One of her most memorable volunteering efforts with Hilltop in 2022 was helping the Community Partners of Dallas organize and sort their school supplies and warehouse area. This area also serves as a safe space for women and children who need help, such as those impacted by domestic violence.

In recognition of her efforts, Hilltop is contributing \$5,000 to a nonprofit entity of Pridgen's choice as part of the Volunteer of the Year program. She chose Mentoring Brother 2 Brother (MB2B), a program that provides volunteers to mentor African American boys who are between 5th and 12th grade. The program's objective is to focus on leadership development and encourage academic excellence, spiritual growth, community service, career exploration, and the development of life skills.

Supporting Our Internal Customers

In 2019, Hilltop created its annual Top of the Hill awards to recognize employees who demonstrate exceptional performance in their role. This year, eight employees were recognized for their consistent focus on customer service and for reflecting Hilltop's ICARE principles in their day-to-day activities, initiatives, and interactions.

"Our company strives to create a collaborative and productive work environment," said Hilltop President and CEO Jeremy Ford. "I am proud to recognize these eight employees for their hard work and dedication to ensuring that we meet the ongoing needs of our businesses."

Hilltop's 2022 Top of the Hill Award Recipients



Katie Brown
Marketing Specialist,
Marketing & Communications



Holly Dockal
IT Audit Manager,
Internal Audit



Leslie Girvin
Paralegal, Legal & Compliance



Ashley Jones
Sr. HR Systems Analyst
Human Resources



Punnam Machineni
Quality Assurance Analyst,
Project Management Office



Nicole McClendon
Sr. Security Engineer,
Information Technology



Randy O'Reilly
Sr. Financial Systems
Analyst, Finance



Nikunj Vashi
Sr. Salesforce Developer,
Information Technology



PRIMELENDING WINS TOP WORKPLACES USA NATIONAL AWARD

PrimeLending has just been named one of the 2023 Top Workplaces in America by Energage®, ranking 7th on the list compiled from the feedback of employees across the country. Nominated companies are evaluated based on results from Energage's anonymous, research-based employee engagement survey that is powered by findings from 15 years of research and data from more than 23 million employees across 70,000 organizations.

"It's such an honor to be voted one of the Top Workplaces by our employees," said Steve Thompson, president and CEO of PrimeLending. "Supporting a healthy work-life balance and thriving people-first culture is not only one of our highest priorities, but also integral to delivering service beyond expectations to our customers and business partners. It's a great way to start off a new year and a reminder of the power of staying true to our core principles!"

PrimeLending is a mortgage lender that prides itself on its commitment to employee satisfaction and engagement. PrimeLending continues to strive for excellence and provide its employees with the support and resources they need to succeed and reach their highest potential.

PLAINSCAPITAL BANK SPONSORS THE FORT WORTH STOCK SHOW & RODEO



Another year, another rodeo for Fort Worth! The Fort Worth Stock Show & Rodeo made its annual run from Jan. 12 to Feb. 4, and once again PlainsCapital Bank was there to support the event.

Formally known as the Southwestern Exposition and Livestock Show, the event is the oldest continuously running livestock show and rodeo in Texas. The first stock show took place in 1896 along Marine Creek in North Fort Worth. Since then, it has grown to include numerous rodeo events, dozens of livestock and horse shows, kid-friendly activities, live music, shopping, and more. Today, the annual event is held in Fort Worth over a 23-day period and attracts 1.2 million visitors every year.

PlainsCapital Bank has supported the Stock Show for more than 15 years, and 2023 was no exception. Once again, PlainsCapital Bank was the official presenting sponsor of the Fort Worth Stock Show & Rodeo's Bulls' Night Out. The two-day event showcases 40 of the nation's top professional bull riders.

Additionally, Stock Show guests got the chance to meet the most recognizable symbol of the Hilltop brand. Mo, PlainsCapital Bank's live buffalo mascot, made appearances on the Stock Show grounds every Saturday of the show, where he interacted and took photos with fans of all ages.

PITCH TO LEAD NEW LENDING TEAM MAKEOVER

Joe is on the go! Joe Pitch, that is. The PlainsCapital veteran lender is building a new lending team at the Bank's One Victory Park branch located at 2323 Victory Avenue in Dallas. Pitch, who serves as executive vice president of commercial lending, recently relocated to Victory Park from the Bank's Hilltop Plaza location, along with



Commercial Lending Assistant Kerry Harlan. Soon after the move, Pitch welcomed commercial loan officer Tony Diaz to the team. Diaz brings 5 years of experience to his new role with PlainsCapital.

"This is an exciting opportunity to start another team for PlainsCapital and the Dallas region," Pitch says. "We've had a presence in Victory Park for many years, and this move reinforces our commitment to Downtown, Victory Park, Uptown, and the Stemmons Corridor."

Pitch has more than 30 years of experience in both commercial banking and equipment financing and leasing. Prior to joining the Bank in 2014, Pitch was senior vice president of Green Bank. He also spent time at Bank of America, GE Capital, CitiCapital, and Associates Commercial Corporation.

"The culture and team effort at PlainsCapital is what drove me here and keeps me going," Pitch says. "Everyone here pulls together. No one is expected to do anything alone. It's truly all about the team."

Pitch's support of the Downtown Dallas community doesn't stop when he leaves the office. He also uses his financial experience as the treasurer of the Dallas 24 Hour Club, a local nonprofit providing transitional living, support services, and essential life skills for homeless individuals suffering from alcoholism and drug addiction.

PRIMELENDING FEATURED ON LIFETIME TV'S "MILITARY MAKEOVER"

As an industry-leading mortgage lender, PrimeLending gets to help veterans fund their dream homes. Last November, the company had the chance to showcase how it makes a difference in the lives of its customers on an episode of "Military Makeover" with Montel Williams on Lifetime. "Military Makeover" completes home renovations for military members in need as a way to thank them for their service to this country.

In the episode, Brad Arendt, SVP Regional Manager-Southeast Region, and his crew in South Carolina were on hand to surprise the Thomas family with a new outdoor living space complete with a dining area, pergola, and more. The new space was designed to give the family an indoor-outdoor space to entertain family and friends. In addition to their hands-on help, PrimeLending donated the funds to help the "Military Makeover" designer customize and perfect the new outdoor space for the Thomas family.

Not only was the show an opportunity to give back to a member of the military, but it was also a chance for Arendt to share the benefits of PrimeLending's VA loan program. The show provided a platform to educate viewers on the low rates, no down payment options, and veteran-specific benefits military borrowers may qualify for with PrimeLending.

Arendt said it was a rewarding experience to go the extra mile for the Thomas family, and PrimeLending looks forward to serving more members of the military and their families in 2023.



TV personalities Montel Williams and Art Edmonds join PrimeLending team members from South Carolina at a filming of Lifetime TV's Military Makeover.

PLAINSCAPITAL BANK CELEBRATES 35TH ANNIVERSARY

PLAINS CAPITAL CORPORATION ACQUIRED PLAINS NATIONAL BANK ON FEB. 10, 1988

On Feb. 10 of this year, PlainsCapital Bank celebrated its 35th anniversary, marking a significant milestone in its proud legacy of serving customers and communities throughout Texas.

Originally founded as The Plains National Bank of Lubbock in 1955, the Bank was acquired by Plains Capital Corporation in 1988. At the time, it had one location and \$198.8 million in assets. From there, PlainsCapital has expanded its footprint into every major market of the Lone Star State, while growing its assets to over \$13 billion.

PlainsCapital's President and CEO Jerry Schaffner joined the Bank as a commercial lender at the time of the 1988 acquisition. In looking back over the past 35 years, he credits PlainsCapital's success to the strong culture and core values that have fueled the organization since day one.

"PlainsCapital is built on relationships and a culture of service," Schaffner said. "Our customers know they can trust us because we've proven it time after time. The Bank's growth over the years is a direct result of our commitment to stay true to the values we've held from the very beginning and I'm proud of what we've accomplished together."

PlainsCapital expanded beyond West Texas in 1999 with the opening of its first Dallas branch. The decade that followed saw continued growth with new locations in Fort Worth, Austin, San Antonio, Weatherford, and Arlington.

Then, in 2012, PlainsCapital became part of the Hilltop Holdings family of companies, and the following year entered the Corpus Christi, Houston, and Rio Grande Valley markets. Today, the Bank

has nearly 60 locations across the state and is the sixth-largest bank headquartered in Texas by deposits.

The steady growth and continued strength of PlainsCapital has provided a unique opportunity to give back to the expanding roster of communities the Bank serves.

"We've never lost sight of our mission to support the communities and customers that have driven our success," Schaffner said. "By giving back and helping small businesses, civic organizations, and those in need, we're able to make a real difference and strengthen those relationships we value so highly."

But, even as PlainsCapital celebrates this year's 35th anniversary milestone, Schaffner said the Bank's focus remains on the future and the opportunities that lie ahead.

"I'm optimistic about the next chapter in PlainsCapital's legacy," he said. "The best is yet to come."

Today, PlainsCapital has several employees who have been with the Bank since 1988—and even before. We asked some of them to share their thoughts about what the PlainsCapital culture means to them. Read what they had to say at right.





Brenda Gallagher
Finance Controller
43 Years with PlainsCapital Bank

"Throughout the years, the culture is still one of passion, commitment, positivity, dedication, and compassion. The people are still ones with integrity and professionalism, although most of the names have changed over the years. Also, my chair and adding machine are the same, by choice."



Lane Giles
Head of Credit Administration
40 Years with PlainsCapital Bank

"What has remained constant over the years is the great leadership and solid community bank culture. Even with exponential growth, executive management has worked really hard to maintain the same culture we have always had. Sure, policies and procedures evolve to meet ever-increasing scrutiny; but the approach to managing employees and promoting the bank's core values has never changed."



Maggie Holly
Senior Merchant Services Officer
42 Years with PlainsCapital Bank

"My fondest memory of the bank was from our Good Guys campaign. Every Friday, all employees would wear boots, jeans, and a striking white cowboy hat that the Bank provided. Also, remembering when my children were small and watching their excitement to get popcorn and a drink from the community room will always hold a special place in my heart."



Barry Ballinger
Chairman, West Texas Region
46 Years with PlainsCapital Bank

"I have been fortunate to have been associated with some of the greatest customers anyone could ever ask for. Many of these business relationships have existed for decades and developed into friendships as well. I am humbled by their loyalty to PlainsCapital and me."



Brenda Stanfield
Senior Lending Assistant
35 Years with PlainsCapital Bank

"The family environment is what I have loved and I still do. I have had several wonderful bosses over the years. Working with great people who care about you, appreciate your work ethic, and encourage you to excel is priceless."



Brian Heflin
Chief Operating Officer
36 Years with PlainsCapital Bank

"My fondest memory of my time at the bank has been watching co-workers going from single, to married, to married with children, their children getting married and then having grandkids! Being part of this journey with teammates that you respect and enjoy working with."



Darrell Adams
Chief Credit Officer
35 Years with PlainsCapital Bank

"What has remained constant at PlainsCapital Bank over the years is that we continue to provide personalized, community bank service to all of our customers."



Jerry Schaffner
President and CEO
35 Years with PlainsCapital Bank

"The fond memories are too numerous to count or to select just one. The fondest memories are the relationships and friendships over the years. Successfully working as a team to overcome challenges. I would also include all of the moments of uncontrollable laughter (often at my expense)."



Stacy Foster
Manager, Deposit Operations
36 Years with PlainsCapital Bank

"The main reasons I have stayed with the bank are all rooted in opportunity - the opportunity to work for an organization with a strong, supportive culture, the opportunity for career advancement, the opportunity to work with outstanding coworkers and leaders, the opportunity to continually learn and develop, and the opportunity to serve some first-rate customers."



Pete Villarreal
Chief Administrative Officer
35 Years with PlainsCapital Bank

"My fondest memory of my time at PlainsCapital Bank is when 32 years ago I met Gindy, a coworker, friend, and future wife of 30 years."

PRIMELENDING NAMED A TOP 10 FAIREST LENDER FOR BLACK HOMEBUYERS

PrimeLending was recently recognized for being one of the fairest lenders for black homebuyers in America. The award was presented by FairPlay, a nonprofit organization that promotes fair lending practices. In the study, FairPlay analyzed more than 23 million mortgage applications from 2021 in order to determine how fair lending is for protected groups, including black borrowers. They used federal public source data to conduct their research.

FairPlay praised PrimeLending for its commitment to fair lending practices and for having policies that ensure equal access to homeownership for all of its customers, regardless of race or ethnicity. PrimeLending is one of only 10 mortgage lenders honored in this category.

"We believe homeownership is an integral part of the American Dream and leads to stronger, healthier communities and families," said Latonia Donaldson, SVP of Multicultural Lending at PrimeLending. "We're so proud to receive this recognition that we're doing the right



things to create a level playing field for all homebuyers and helping to make homeownership an attainable goal for everyone."

The award is a testament to PrimeLending's ongoing commitment to providing fair lending practices and equal access to homeownership for all borrowers. PrimeLending is proud to be honored as a leader in multicultural lending.

HILLTOPSECURITIES' JAY PRUITT NAMED "VETERAN OF THE GAME"

HilltopSecurities' Jay Pruitt served 11 years in the U.S. Navy. From 1989 to 2000, he served at four duty stations on U.S.S. Camden, U.S.S. Arkansas, U.S.S. Sacramento, and N.A.S. Kingsville. He did three tours in the Persian Gulf, spent eight years in Seattle, and three years in Texas. He did all of this to protect our country. Yet if you ask Pruitt whether he considers himself a hero, he'd likely deny it.

"I normally don't accept the appreciation from people because I don't always feel like I deserve to be honored," said Pruitt, who's been a new account specialist at HilltopSecurities since April 2011. "Thanks to my wife, though, I'm working on accepting it."

This March, Pruitt was honored as one of the SMU Mustangs' HilltopSecurities Veterans of the Game, a season-long commitment to recognizing service men and women. At each home game, the Mustangs thank one military member on-court during the National Anthem and in-seat.



Pruitt was born and raised in Dallas and admits the military saved him.

"I may not be alive if it weren't for the military," he said. "My best friend's funeral was the day after my high school graduation. It was a real low point in my life. That's why I joined. So, I could keep living."

His experience serving our nation gave him a new perspective.

"The military taught me patience," Pruitt said. "It helped me to be more patient with people in order to see who they really are, not who we think they are."

While it's hard for him to accept the thanks he often receives, he says the Veteran of the Game honor is something he's willing to accept now. He thanks HilltopSecurities for recognizing the men and women who fight for our freedom.

HILLTOP PLAZA WELCOMES BRONZE “MO THE BUFFALO” STATUE

Wall Street may have its bronze bull, but now Hilltop Plaza has its very own bronze buffalo. The new Mo the Buffalo statue is one of five commissioned by Hilltop Holdings. Another is located at the Downtown Dallas HilltopSecurities headquarters and the remaining three are located at PlainsCapital Bank branches in Houston, Arlington, and the Rio Grande Valley. Bruce Greene, a member of the Cowboy Artists of America, is the sculptor.

“We’ve received a lot of very positive feedback from employees, customers, and visitors to Hilltop Plaza,” said Hilltop’s President and CEO Jeremy Ford. “It seems to be a great photo opportunity for kids, too.”

Greene modeled each sculpture after buffaloes he studied in northern Colorado and Oklahoma. It took him nearly a month to create each one. He started with steel pipe supports on a wooden platform. The skeleton was built from PVC pipe, then filled with expanding foam, sculpted, and covered with oil-based clay to perfect the details and texture. Finally, the buffalo was transported and cast in bronze.

Mo the Buffalo, short for “Momentum”, is Hilltop’s and its family of companies’ highly recognizable corporate symbol and mascot. When PlainsCapital Bank was acquired in 1988, the Great Plains buffalo became a symbol of the Bank’s West Texas roots and its dedication to providing financial strength and momentum to its customers.

“Mo is a prominent part of our brand and our corporate culture,” Ford said. “He exemplifies power and an irresistible force. Hilltop is proud to pay homage to Mo as a symbol of our continued strength, stability, pride, and momentum.”



PAT HAMILTON RETIRES, LEAVING BEHIND LEGACY OF SERVICE IN WEATHERFORD

It’s hard to think of PlainsCapital Bank’s Weatherford branch without thinking of Pat Hamilton. After all, he’s been there since the beginning.

“In April 2006, we didn’t have our permit, yet, for our temporary building,” said Hamilton, former PlainsCapital Bank Weatherford branch president and president emeritus. “The team decided we could move a motorhome over here and become a mobile branch to get started. We had people coming in, unbelievably, from the time we opened. The folks at the Bank opened accounts sitting at card tables with folding chairs—wind blowing, rocks on top of paperwork to keep it from blowing away. People in the area didn’t know PlainsCapital Bank at the time, but they knew us and trusted us from our previous banking experience in the community.”

Hamilton’s resilience and no-quit attitude carried him through a decades-long banking career before retiring in December. While his top priority at the Bank was to best serve his customers, his involvement in the Parker County community is what people most likely will remember him for. He was a friendly face for those who stopped by the Bank, saw him around town, or even ran into him at the Fort Worth Stock Show



and Rodeo, where he currently serves on its board of directors. In 2014, he received Weatherford’s Chamber of Commerce Citizen of the Year award and the James Doss business award in 2007.

“Pat’s more than 16 years of service to PlainsCapital Bank made a difference in our clients’ lives and the Weatherford community,” said Fort Worth Region Chairman Mark Warren. “As a native Parker County resident, Pat diligently worked to support businesses, individuals, and schools in the greater Fort Worth area.”

While Hamilton passed the baton to John Hinton, Weatherford’s new branch president, back in March 2022, he stayed on at the Bank as president emeritus until his official retirement. Even though this new stage of life will give him more time outside of work, he says he’ll miss the people the most.

“I enjoyed coming to the Bank every day, because I got to work with people I like,” Hamilton said. “That’s what I’m going to miss the most—the people that I got to work with every day.”

HILLTOPSECURITIES AND MOMENTUM INDEPENDENT NETWORK WELCOME NEW TEAMS TO BEGIN THE NEW YEAR

HilltopSecurities kicked off the new year in a big way with the addition of 12 experienced investment bankers to its public finance division, as well as 33 financial professionals to its independent wealth management affiliate, Momentum Independent Network (MIN).

HilltopSecurities Public Finance

The team of public finance investment bankers joined the firm's offices in New York and California, and includes Fred Prager, David Hetz, Rochelle Powell, Ian Prager, Colin O'Neill, A.J. Prager, T.J. Sheehy, Colin Walsh, Bjorn Foster, Augie Harrigan, Michael Dymond, and Sam Sheppard.

Led by Fred Prager, the team is one of the nation's top providers of public finance services to higher education institutions, with a broad range of expertise across multiple other sectors including healthcare, public power, and non-profit institutions.

"We are excited to welcome such an accomplished team of municipal finance professionals whose deep experience serving higher education institutions and other public entities is expected to enhance our public finance efforts across the country," said HilltopSecurities President and CEO Brad Wings.

"We are excited to join such a respected firm with its proven leadership and long record of success in the industry," Prager said.

Momentum Independent Network

The 33 new financial professionals who joined MIN manage approximately \$750 million in client assets and joined from NTB Financial Corporation (NTB), a longtime clearing correspondent of HilltopSecurities. Among the 33 professionals transitioning to MIN are Anthony Petrelli, Michael Morgan, and Regina Roesener, former senior members of NTB.

"We've had an excellent relationship with HilltopSecurities for over 35 years," said Anthony Petrelli. "Ultimately, Momentum Independent Network was the best choice for us moving forward. Not only did they provide us with an efficient transition plan, but they share our commitment to integrity and honesty in business."

"We are pleased to welcome these experienced professionals to Momentum Independent Network," said John Muschalek, president of MIN. "We aim to be the firm of choice for wealth management professionals, whether they're a part of our HilltopSecurities' Private Client Group or MIN. We believe that our robust platforms can deliver the tools and technology our professionals need, and we look forward to helping these professionals grow their businesses."

WOMEN'S MOMENTUM HOSTS VIRTUAL PANEL ON WORK-LIFE BALANCE

To help kick off the new year, the Hilltop Holdings Women's Momentum program hosted a virtual panel in January for employees across the enterprise.

The panel, titled "2023 Resolutions: Positioning Yourself for Success Inside and Outside of Work," was moderated by Hilltop's Project Management Office Director Wendy Reese. Panelists included HilltopSecurities Chief Administrative Officer Clare Graca, Hilltop Holdings Chief Administrative Officer Darren Parmenter, PrimeLending National Closing Manager Jennifer Ward, and PlainsCapital Bank Commercial Loan Officer Kami Bedford.

The four panelists shared advice and personal anecdotes about finding a healthy work-life balance and managing competing priorities.

Reese kicked off the panel discussion by asking each panelist how they prioritize tasks when life is hectic. Graca and Parmenter shared that they determine what tasks are most important and urgent and prioritize those tasks first. They noted that some days your priorities will need to shift, and that's okay. Parmenter said, "Many days are full of twists and turns. Adjust the best you can and then circle back to your other tasks and goals."

When discussing the importance of having a good work-life balance, Graca described life as being like a three-legged stool. Your family and career comprise the first two legs, while your health and wellness (physical, mental, spiritual, emotional) comprise the third. She said, "When one leg is off balance, the stool will fall over. We have to be deliberate in balancing each leg."

The panel also touched on the value of asking for help when you need it. Bedford noted, "In life, we have teams for a reason, whether it's your family or colleagues. Asking for help doesn't mean that we are unsuccessful. When we ask for help, things fall into place more efficiently."

In the same vein, the panelists spoke about the importance of having boundaries, with Graca saying, "Learning when to say no is hard, but it's okay to say no. It's important to know your boundaries."

As the panel concluded, the panelists shared quick tips for mitigating stress. Ward advised that positive self-talk and practicing gratitude can be useful calming techniques when life feels stressful. She said, "If I'm going through a rough patch, I remind myself that it's a season of life. This feeling will pass, and I will feel better later."

PROTECT YOUR MAIL FROM FRAUDSTERS



The PlainsCapital Bank fraud team works diligently to assist customers with issues related to bank fraud. From learning how and when to report fraud, knowing the steps to take to help detect and prevent fraud on your accounts, and common bank fraud schemes to be aware of, the best way to avoid common fraud scams is to understand how they work.

It turns out one of the most common scams plaguing businesses right now might be happening right in your mailbox. Mailing checks for your business? Sending important documents to customers? Your business could fall victim to mail and check fraud if you aren't careful. While fraud tends to ramp up in the fourth quarter and around the holidays, mail and check fraud is an issue all year round.

According to the U.S. Postal Inspection Service, any fraud that uses the U.S. Mail®—whether it originates in the mail, by phone, or online—is mail fraud. Banks across the country have been experiencing a drastic increase in issues connected to mail fraud. The most common occurrence is business checks being altered after being stolen from the mail or fraudsters make a counterfeit check with the same account information on it. In each of these instances, a business' cash flow can be greatly affected and hindered after falling victim to mail fraud. That's why it is so important to closely monitor your business' accounts.

To avoid falling prey to mail fraud, keep these tips in mind. Monitor

your account closely so you can identify if an original item did not clear or if it's payable to a different payee, which could result in an altered check. Don't wait for a vendor to reach out and say they didn't receive a payment. Don't mail checks from your business location or by using the outdoor blue collection boxes. Instead, mail them from inside the post office.

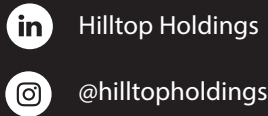
If your vendor tells you they did not receive payment, but you can see the check has cleared your account, contact the bank as soon as possible to start a Forged Endorsement claim. The payee that's endorsement was forged will have to sign a Check Fraud Affidavit. These claims must be sent to the bank that negotiated the check and can take some time to get a response back.

If your company issues a large volume of checks, you may want to consider tools to assist in identifying fraud. PlainsCapital Bank's Treasury Management team provides an array of tools and resources to assist businesses in identifying and preventing fraud.

Keeping your money safe is as important to us as it is to you. The U.S. Postal Inspection Service has resources available to help keep you and your mail safe. In addition, PlainsCapital Bank's Fraud Department provides educational resources at PlainsCapital.com to help businesses and individuals detect and prevent fraud.

FOLLOW US ON SOCIAL MEDIA

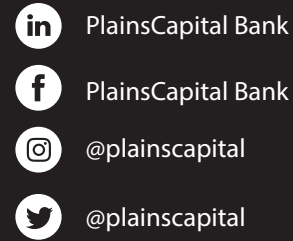
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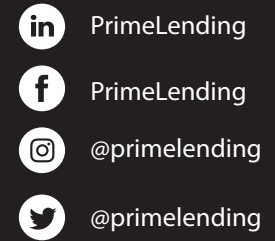
HilltopSecurities



PlainsCapital Bank



PrimeLending



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