

momentum

2ND QUARTER 2020

Capita



IN THIS ISSUE

Responding to the Challenge

Hilltop's Family of Companies
Prioritize Service & Safety



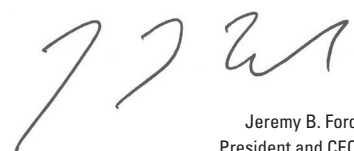
RESPONDING WITH STRENGTH & STABILITY

The second quarter of 2020 began under unprecedented conditions with communities and businesses across the country locked down in our battle to prevent the spread of COVID-19. Hilltop already had established pandemic response and business continuity plans in anticipation of such an event—plans we hoped never to have to implement. This preparedness proved invaluable in protecting our employees, customers, and communities in the weeks that followed.

No amount of planning can account for every contingency in such a historic crisis. With most of our workforce working from home, adaptability and cooperation were key to successfully managing events as they developed. Our family of companies spans markets across the country, each facing unique challenges. Together, we maintained our focus on protecting our employees and communities while ensuring that our customers received the service they needed. We relied on technology to fill gaps created by shelter-in-place and social distancing requirements. We adjusted our policies and procedures to accommodate customers facing such unique, unforeseen circumstances. We maintained open lines of clear communication to ensure that our businesses could operate smoothly and effectively under these challenging conditions.

At Hilltop, we are guided by a core set of shared principles—integrity, collaboration, adaptability, respect, and excellence. Designated by the acronym ICARE, these principles served us well as we responded to the COVID-19 pandemic. In addition to our efforts to protect our health and safety, we took steps to support our communities and those serving on the frontlines in the battle against the virus.

I am proud of Hilltop's response to the pandemic and the level of service we continue to provide our customers and communities. You can read more about these efforts in this issue of *Momentum*. In May, we began the process of carefully bringing our employees back into the office as local and state guidelines allow. Hilltop is a strong and stable company, and we are leveraging that strength to continue helping those who are hardest hit by the pandemic. Together, we believe we will emerge from this crisis stronger and more resilient than ever before.



Jeremy B. Ford
President and CEO

HILLTOP HELPS CUSTOMERS IN BATTLE AGAINST COVID-19

As news of the COVID-19 pandemic began to spread across Asia and Europe this winter and spring, and with the first isolated cases in the United States, Hilltop and its subsidiaries—PlainsCapital Bank, PrimeLending, HilltopSecurities, and National Lloyds—were already actively reviewing their pandemic response and business continuity plans, developing employee health and safety guidelines, and reinforcing the technologies that would allow our businesses to continue meeting customers' needs while keeping our staff, customers, and communities safe.

By mid-March, more than three-quarters of Hilltop's employees were working from home, connecting remotely and collaborating via online conferencing to keep operations running smoothly. Plans were implemented and adjusted as necessary to address local conditions in our various markets across the country. In locations where associates were still coming into the office, visitors were allowed by appointment only and facemasks became the newest accessory in business attire. Social distancing was the new norm, as handshakes and in-person meetings were put on-hold. But throughout it all, Hilltop's family of companies maintained the level of service its customers have come to expect, even during such stressful and uncertain times.



PrimeLending Loan Originator Alicia Laws helps deliver pizza to the medical staff of a local Oregon hospital with agent partner, Connie Vera of Keller Williams Portland Premier.



PlainsCapital Bank employees in Donna, Texas, were open for business while keeping customers and co-workers safe.



Stephen Schaller, Jeff Horner and Michelle Shoemaker with The Private Bank at PlainsCapital volunteered at Kids' Meals in Houston.

"I couldn't be more proud of the way our employees met the challenges posed by the COVID-19 pandemic, always keeping our customers' needs top-of-mind, while protecting the health and safety of each other and our communities," said Hilltop's President and CEO Jeremy Ford. "Hilltop is a strong, stable company, well-suited to weather this storm and through resilience and dedication, our employees distinguished themselves during a very challenging time."

Communication is key

Early in the crisis, Hilltop established consistent communications among employees at all levels of the organization, including daily conference calls with executives and leadership from every operating company. These discussions consisted of the latest updates from each business line, policy changes, and efforts to assist our employees and customers. The information was then relayed to the rest of the workforce through department level communications and conference calls. The company's enterprise online conferencing tool, Cisco WebEx, was key to keeping everyone connected, as previously occasional users now found themselves becoming experts at using the tool's features.

Hilltop also developed an extensive COVID-19 resource center for employees on the company's intranet, HilltopView, which featured health and safety guidelines, work-from-home tips, benefits updates, communication archives, and more. A regular weekly email update featured a series of video messages from the company's executives sharing their new work-from-home routines and highlighting each subsidiary's efforts to serve their customers and communities.

Customer service during a crisis

Hilltop's operating companies also kept in close contact with customers through email, social media posts, and website updates, as well as individual phone calls and video conferences. Communications focused on helping customers familiarize themselves with online tools to conduct business electronically, as well as educational information about preventing fraud and other dangers associated with the pandemic. Customers also learned of each subsidiary's various assistance programs that were put in place to help them through the crisis. PlainsCapital Bank processed more than 3,100 Paycheck Protection Program loans for small business clients and waived a broad range of fees, while increasing debit card spending limits.

In addition to providing education and financial relief through forbearance for customers whose employment was adversely affected by the pandemic, PrimeLending also established a special program to provide a \$500 closing cost discount and a \$500 home improvement gift card for first responders and medical professionals.

HilltopSecurities established a Hospital Assistance Program to provide independent community hospitals with free financial advisory services to help them weather the financial hardships produced by the pandemic.

*PlainsCapital Bank processed more than **3,100** Paycheck Protection Program loans for small business clients.*

*Hilltop's family of companies donated more than **\$500,000** to frontline charities across the country.*

Giving back to our communities

In addition to the various customer assistance programs put into place across Hilltop's family of companies, the organization also spearheaded several charitable donations and community support efforts in markets across the country, donating more than \$500,000 to organizations in need.

In April, Hilltop donated \$300,000 to Baylor Scott & White (BSW) Dallas Foundation's "Employees 1st Emergency Assistance Fund," which assists BSW Health employees who are experiencing financial hardship due to the pandemic. Hilltop's donation aided approximately 28,000 BSW caregivers who are among the most profoundly impacted by the crisis, providing them with meals, hotel costs, and childcare. Baylor Scott & White is the largest non-profit healthcare system in Texas.

PlainsCapital Bank's Lubbock branches, together with 19 other Lubbock banks, donated \$343,000 to the South Plains COVID-19 Response Fund to help support nonprofits in West Texas. The South Plains COVID-19 Response Fund was created in partnership with the Community Foundation of West Texas and Lubbock Area United Way to rapidly deploy resources to community-based organizations tackling the effects of the COVID-19 outbreak in the region.

PrimeLending donated more than \$250,000 to charities in markets it serves across the country, to support their efforts to help those most affected by the pandemic.

Earlier in April, HilltopSecurities donated a total of \$50,000 to food banks in markets it serves across the country. Food banks in Dallas-Fort Worth, Austin, Houston, south Florida, Boston, New York City, Chicago, Denver, and Los Angeles each received \$5,000 contributions to support their efforts to feed those who are suffering in their communities.

PLAINSCAPITAL PROTECTS CUSTOMERS' FINANCIAL HEALTH

PlainsCapital was founded on the core values of taking care of its customers and communities, and that's why the Bank put temporary financial assistance measures in place to help those facing hardships due to the impacts of the COVID-19 pandemic.

For personal banking customers, the Bank waived a variety of fees, including non-PlainsCapital ATM fees, telephone transfer fees, stop payment fees, excess bill pay fees, and early CD withdrawal fees, while also increasing daily spending limits and overdraft fee relief for 90 days ending June 30.

PlainsCapital's bankers continue to work closely with their clients to offer personalized support when appropriate, including loan modifications, waived late fees on consumer loan payments, and suspended residential foreclosure activity. They also have assisted customers with the government assistance programs associated with COVID-19.

Customers with questions or concerns about their accounts or loans should reach out to their relationship manager directly for assistance.

HILLTOPSECURITIES HELPS CLIENTS NAVIGATE AN UNCERTAIN MARKET

When plunging global investor sentiment began leaching into U.S. markets by mid-February, HilltopSecurities responded quickly, collaborating to develop an efficient remote-working strategy that would ensure uninterrupted service.

By mid-March, 90 percent of the firm was working remotely. However, as a relationship-based business, HilltopSecurities recognized that keeping every office open was a necessity and stationed key personnel at every branch to maintain in-person contact with clients, if needed.

The firm also ramped up the cadence of its market commentaries to keep its clients up-to-date on matters affecting the markets, publishing more than 60 pieces that garnered over 35 media placements in a span of three months.

Finally, HilltopSecurities assumed its role as a community builder and client advocate, offering financial advice to community-based hospitals in financial distress at no charge and donating a total of \$50,000 to food banks across the nation.

PRIMELENDING SUPPORTS FIRST RESPONDERS WITH ADDITIONAL SAVINGS

When COVID-19 began to threaten the safety of employees, PrimeLending leveraged existing technologies to seamlessly transition to a work-from-home setup, even before state mandates. This was accomplished despite the demands presented by record-breaking volume. The transition allowed PrimeLending loan officers to take advantage of historically low rates and help people during these challenging economic conditions. PrimeLending recognizes the heroic work of first responders and will continue to offer them additional savings over the coming months. For customers whose employment has been adversely affected by this pandemic, PrimeLending is providing education and financial relief through forbearance.



Tom Kozlik



Scott McIntyre



Greg Warner

HILLTOPSECURITIES COMMENTARY PROVIDES A VALUABLE TOOL DURING UNCERTAIN TIMES

As the world and our economy continue to navigate through the COVID-19 pandemic, HilltopSecurities and its clients are turning to the company's very own industry professionals with the expertise to make sense of the economic uncertainty.

Tom Kozlik, head of municipal strategy and credit, and Senior Portfolio Managers Scott McIntyre and Greg Warner write HilltopSecurities' municipal and economic commentary, which includes weekly and monthly summaries of relevant financial news, as well as analyses of the financial and municipal markets' reactions to critical events. Since the U.S. COVID-19 outbreak and subsequent market volatility began in late February, HilltopSecurities' commentaries have proved to be a valuable tool for the company and its clients.

"Economic data can be pretty overwhelming and tough to understand without a financial background," said McIntyre. "The value comes in providing a concise narrative that hits the high notes and gives clients a base of understanding."

McIntyre and Warner have been writing economic commentaries since first joining HilltopSecurities' legacy firm, FirstSouthwest, in 1998. What started out as a concise email to fellow colleagues (originally titled Eco Email) has evolved into an extensive analysis broadly distributed beyond the firm, providing HilltopSecurities' employees with a business tool to share with clients.

"The feedback we have gotten has been overwhelmingly positive," said Warner. "It's been a tremendous business development tool, giving us an introduction of sorts before anyone ever meets us."

Kozlik, who joined the firm in 2019, writes the municipal commentary, which provides analysis of the municipal bond market, a key vertical for HilltopSecurities and its clients.

"The role that we can play is to help pull back the curtain on what is potentially causing market stresses and strains, and also provide the good news," said Kozlik.

Prior to joining HilltopSecurities, Kozlik wrote commentary for PNC Capital Markets and Janney Montgomery Scott. In 2018 and 2019, he was elected to Smith's Research and Gradings Municipal Analysts All-Star First Team in the generalist category.

During the COVID-19 period, Kozlik's commentaries have been a key resource for the firm's wealth management clients and institutional investors and also have been quoted in several regional and national industry publications, including *The Bond Buyer*, *Barron's*, *Bloomberg*, *Investment News*, *The New York Times*, *Reuters*, and *The Wall Street Journal*.

"Our goal is to help sift through what should be acknowledged and serve as an experienced and knowledgeable face of the business and this market," said Kozlik.

To view HilltopSecurities' municipal and economic commentaries, please visit [HilltopSecurities.com/Commentary](https://hilltopsec.com/Commentary).

If you would like to be added to the commentary distribution list, please send an email to blake.mcadow@hilltop-holdings.com.

BEST PRACTICES FOR CONTACTLESS BANKING

With concerns of COVID-19 continuing to impact day-to-day activities, it's important to remain mindful of health and safety while fulfilling routine banking needs. PlainsCapital Bank makes it easy for customers to manage finances through online and mobile banking services, as well as contactless payment methods.

BANK ANYWHERE

The rise of technology in recent years has dramatically enhanced the ease and convenience of banking, allowing for routine banking needs to be completed from a smartphone or computer. To address the challenges of social distancing as a result of the pandemic, PlainsCapital not only offers support to customers in-branch, but also supplies numerous tools that allow customers to manage their accounts at their convenience. Individuals and business customers alike can pay bills, transfer money, deposit checks, alter debit card controls, and monitor account activity from home or on the go with the PlainsCapital mobile app.

CONTACTLESS TRANSACTIONS

With the recent practice of social distancing, people are becoming accustomed to reducing physical interactions while making in-store purchases or visiting a bank. The recent situation has brought to light the importance of touch-free payments and, whether social distancing or not, it's a good idea to maintain these healthful practices when possible. From convenience to cleanliness, contactless banking continues to rise in popularity. Some benefits of contactless payments include secure transactions, fewer fraud losses, as well as reduced physical interaction and spread of germs.

Mobile Wallet

Major smartphone providers like Apple®, Samsung® and Google™ offer a Mobile Wallet that allows cardholders to use a mobile device for payments, rather than paying with cash or swiping a card. It's easy to load card information into a Mobile Wallet, and checking out is as simple as hovering the device over a terminal that reads card information wirelessly. Payments are made securely through industry standard encryption, in which each device has a secret key to generate a unique verification code that identifies each transaction—no two devices have the same code. The following icons signify payment terminals that can accept Mobile Wallet transactions:



Personal Teller Machines

PlainsCapital also offers Personal Teller Machines (PTMs) at certain bank locations. PTMs are ATMs with the option to view and speak with a live PlainsCapital teller during certain hours. The live teller can guide customers through their transactions and answer questions about their accounts—just as if they were at the teller line in a branch. While practicing social distancing, PTMs are a great way to conduct transactions while social distancing, minimizing person-to-person contact without sacrificing personalized service.

Zelle®

Zelle allows users to quickly and securely send and receive money with almost anyone who has a bank account in the United States. Payments can be made on a smartphone from the PlainsCapital mobile app, with only the recipient's email address or U.S. mobile number. Zelle is a great way to send and receive money with friends and family without having to visit anyone in-person.

Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.

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PRIMELENDING CUSTOMERS WELCOME THE SAFETY AND CONVENIENCE OF eCLOSE

Closing day is such an exciting part of the home loan process—it’s the day the borrower finally becomes a homeowner. But if you’ve been through the process before, you know that closing day traditionally comes with a hefty stack of legal documents to review and sign. It’s enough to make your hand ache.

This spring, PrimeLending launched a new hybrid eClose experience that is revolutionizing the closing process and allowing homeowners to complete most of the closing signatures digitally, which significantly speeds up and streamlines the closing day process. Using eClose with PrimeLending, homeowners can now review closing documents in advance, securely sign most of the documents in a few clicks, and yes, close faster. Best of all, given today’s environment, it requires less physical contact along the way.

With eClose already in limited release, the COVID-19 pandemic provided added incentive for PrimeLending to accelerate the national roll out in mid-March. And the results have been tremendous. Since launching on March 20, all closings used the new eClose technology unless the borrower requested a traditional closing. In the first 60 days of the national launch, PrimeLending processed more than 9,000 hybrid eClose transactions.

“As part of our Modern Originator initiative, we’re committed to leading the way in delivering a superior home loan experience for our customers and business partners,” said Nisa Reyes Howard, executive vice president, director of compliance. “We are ahead of the curve in eClose thanks to the tireless efforts of our multifunctional project team—I’m really proud of our accomplishments.”

Up Next: Remote Online Notary and eNote Closings
With the adoption of Remote Online Notary (RON) transactions increasing at a rapid pace, PrimeLending has partnered with Docutech and Notary Cam to support RON technology and anticipates launching RON on a limited scale. For the past year, the company has been running a pilot program with both hybrid eClose and eNote closings, allowing PrimeLending to quickly adopt RON and provide fully remote eClosings.

While PrimeLending continues to push investors and servicers to quickly adopt and implement the technology necessary to allow for a 100 percent electronic closing, individuals can join the effort by urging their state representatives to adopt permanent RON transactions. Learn more about the efforts to get state policymakers to turn to RON as a solution, especially in light of COVID-19 and shelter-in-place orders, by visiting www.mba.org/ron.



LEADING CLIENTS IN TIMES OF CRISIS

When the unprecedented COVID-19 outbreak and economic fallout spread across the country, many individuals turned to their financial professionals for guidance and direction. Amid economic uncertainty, some of the key responsibilities of HilltopSecurities’ financial professionals included proactively educating clients, keeping them calm, and helping them stay on track with their existing financial plan.

The financial plans that HilltopSecurities’ financial professionals create with clients are part of a planning, rather than transactional, approach that helps clients move forward even when economic volatility becomes a reality.

“Although clients easily forget why they need a financial professional when times are good, they need their leadership the most in periods of economic uncertainty,” said Rob Harty, HilltopSecurities senior vice president and financial professional. “The COVID-19 pandemic produced stressful financial challenges for many of our clients, and it was our responsibility to be someone they could confide in, who could offer thoughtful advice and demonstrate confidence in their financial plan that was designed to weather expected and unexpected economic ‘what-ifs.’”

Because of various technology tools that HilltopSecurities implemented over the last five years, its financial professionals were prepared to work from home and could easily stay connected with clients throughout nationwide shelter-in-place orders.

“Our employees wouldn’t have been positioned to work from home without the technology we’ve added over the years,” said Steve Jones, regional director and senior vice president. “It was a huge relief to clients that we were prepared to remain accessible and carry on operationally when they needed us most.”

PLAINSCAPITAL’S PARTNERSHIP WITH ALLPOINT INCREASES CONVENIENCE FOR CUSTOMERS

PlainsCapital Bank is making it easier and more convenient to access cash from anywhere. By partnering with Cardtronics’ Allpoint Network, PlainsCapital Bank now provides customers with access to a global network of 55,000 surcharge-free ATMs when using a PlainsCapital Debit Mastercard®.

Customers can find Allpoint ATMs in retail establishments across the country, including grocery and convenience stores, pharmacies, and big-box stores, such as Kroger, Target, Walgreens, CVS, and Costco. Just look for the Allpoint logo (right) on the front or side of the ATM.

Visit the PlainsCapital website or mobile app to find a PlainsCapital or Allpoint ATM nearby.

“As part of the Allpoint Network, we’re excited to provide our customers with thousands of new ATM locations where they can access their PlainsCapital Bank accounts with no surcharge,” said PlainsCapital Bank Chief Administrative Officer Pete Villarreal.

As a reminder, all PlainsCapital Bank ATMs are surcharge-free when customers use their PlainsCapital Debit Mastercard.

Customers who have any questions about PlainsCapital Bank’s partnership with Cardtronics’ Allpoint Network, should call 866.762.8392 or visit PlainsCapital.com.



THE HOME LOAN RESPONSE TEAM FOR FIRST RESPONDERS

During these extraordinary times, no individuals are sacrificing more than nurses, doctors, hospital workers, and first responders. So, it seemed only right that PrimeLending find a way to say “thank you.” That was the genesis of the company’s First Responder Campaign, a nationwide promotion offering these frontline professionals a special \$500 closing cost discount and a \$500 Lowes or Home Depot gift card¹. The campaign was launched in April and is available to qualified borrowers through August 31, 2020.

“These individuals are always the first to go above and beyond to be of service in times of need,” said Tim Elkins, chief production officer and executive vice president of PrimeLending. “They’re deserving of our sincere gratitude, and our team is excited to be able to offer these hometown heroes a tangible benefit that can provide them a way to make their homeownership dreams come true.”

If you know a first responder or medical professional looking to buy or refinance a home, be sure to share the news about this special offer. It’s a great way to support our community and help PrimeLending share its gratitude to the people on the frontline of the COVID-19 pandemic. Connect with a PrimeLending loan expert for more information at www.primelending.com.

1 Savings only applies to direct originations made by PrimeLending for first lien mortgage purchase or refinancing transactions and is not available on loans obtained through mortgage brokers. Only one offer per loan transaction is available, and savings cannot be combined with any other offer. Savings will reflect on Closing Disclosure at closing. Gift card from national home improvement retailer will be provided after closing. Borrower must apply for loan before the offer’s expiration date; offer valid from 04/01/2020 to 08/31/2020.

All loans subject to credit approval. Rates and fees subject to change.



HILLTOPSECURITIES OFFERS COMPLIMENTARY FINANCIAL ADVICE TO COMMUNITY HOSPITALS

For hospitals across the country, the influx of patients with COVID-19 has tested their balance sheets and income statements as much as their bed capacity.

HilltopSecurities Regional Managing Director Mike Newman recognized early on that small, rural hospitals in the Southwest would be hard hit. In response, the firm offered complimentary financial advisory services to community-based hospitals with 75 beds or less in Texas, Oklahoma, and New Mexico.



Mike Newman

“Financially, hospitals are battling a perfect storm,” said Newman. “The surge of patients, the cash crunch caused by market uncertainty, and the halt or slowdown of elective surgical procedures are decimating their bottom line.”

Unlike their larger counterparts, community-based hospitals often lack financial advisors, accountants, or lawyers on staff or retainer.

PLAINSCAPITAL HOSTS 12TH ANNUAL ECONOMIC OUTLOOK CONFERENCE

On March 10, 2020, over 300 local business leaders and community members gathered at the Texas Tech Market Alumni Center for PlainsCapital Bank’s 12th annual Economic Outlook Conference in Lubbock, Texas. The event featured keynote speaker, Dr. M. Ray Perryman, a Texas economist and president and CEO of the Perryman Group, who shared his research and projections for the Texas and national economy. Perryman addressed the potential economic consequences of COVID-19, Lubbock’s recent infrastructure and employment growth, and the local impacts resulting from the price war between Russia and Saudi Arabia.



David Medanich

And the federal government’s advanced reimbursement program provides only short-lived relief to a sector that was already financially challenged.

“What we’ve offered to do is try and get these hospitals to the other side of this pandemic,” said Newman. “The solution for each hospital will vary, but by acting as an extension of staff, we can make a profound impact on their future and their

ability to serve their mission.”

Even as governors began lifting restrictions on elective procedures, patients wary of scheduling nonessential appointments and surgeries have prolonged the financial crisis, according to Newman.

“As long as COVID-19 continues to put these hospitals under stress, we’ll give them support and try to identify opportunities that can keep them rolling,” said Head of Public Finance David Medanich.



Dr. M. Ray Perryman

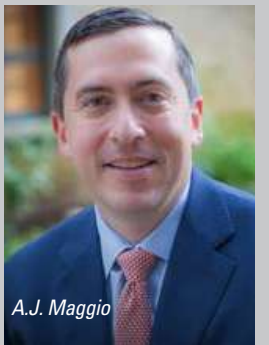
HILLTOPSECURITIES ANNOUNCES KEY HIRES, PROMOTIONS

As HilltopSecurities continues to expand its role as one of the nation’s leading municipal investment banks, the firm recently announced several key hires and promotions in its public finance and fixed income capital markets business segments.

In February, Senior Managing Directors Jason Lisec and A.J. Maggio were named co-heads of fixed income capital markets, focused on building HilltopSecurities’ fixed income institutional sales, trading, and underwriting. With 22 years of financial services experience, Lisec most recently served as municipal trading and sales manager for the firm. Maggio brings 20 years of experience to his new role, having previously served as national taxable sales manager at HilltopSecurities.



Jason Lisec



A.J. Maggio

The firm also welcomed Managing Director David Holleran as head of finance and strategy for public finance where he will help develop the business’ core growth strategy and align its regional offices and municipal products. Before joining HilltopSecurities, Holleran served as chief operating officer and chief compliance officer for Ehler’s, Inc., a Minnesota-based municipal advisor firm.

In April, HilltopSecurities announced that Michael Bartolotta was rejoining the firm as senior managing director, leading the South Texas region for the public finance division and overseeing debt capital markets firm-wide. Bartolotta was previously vice chairman of public finance at HilltopSecurities’ legacy firm, First Southwest Company, where he served for nearly 20 years, before joining Citigroup in 2015. At Citigroup, he was head of municipal banking solutions and head of the company’s public finance regions.



David Holleran



Michael Bartolotta

PLAINSCAPITAL BANK ANNOUNCES LEADERSHIP PROMOTIONS



Frank Hastings



Sean Mills

PlainsCapital Bank recently promoted Frank Hastings to Coastal Bend region chairman in Corpus Christi, Sean Mills to president of its Westlake banking group in Austin, Chris DeFrancisco to president of its Dallas Gaston Ave. location, and Brett Butler to president of its Frisco Legacy location.

Hastings will oversee and coordinate market development and management for the Coastal Bend region. Mills, DeFrancisco, and Butler will lead their banking teams, including their commercial lending practices, and cultivate relationships with new and current commercial clients. Mills succeeds John Levy, who will continue to serve as president emeritus.

“We are very proud to announce the well-earned promotions of these four experienced and tenured PlainsCapital bankers,” said PlainsCapital Bank President and CEO Jerry Schaffner. “As we charge forward, their continued leadership will enhance PlainsCapital’s growth strategy and presence in the Coastal Bend, Austin, Dallas, and Frisco markets.”

Hastings served as Corpus Christi market president before being promoted and has over 20 years of industry experience.

Mills has more than 17 years of experience in the banking and financial services industry, all of which have been with PlainsCapital Bank.

DeFrancisco joined PlainsCapital Bank in 2007 and has nearly 20 years of experience in the banking and financial services industry.

Butler began his career at PlainsCapital Bank in 2004 and has over 15 years of commercial banking experience in the greater Dallas market.



Chris DeFrancisco



Brett Butler

CONGRATS TO THE 2020 BUFFALO SCHOLARS

Hilltop Holdings recognized this year's five recipients of the company's Buffalo Scholars scholarship program. This was the second year of the program—the vision of former Hilltop Holdings Chief Operating Officer for Subsidiaries James R. Huffines and his wife, Patty—which awards five annual \$5,000 scholarships to eligible students pursuing, or planning to pursue, an undergraduate degree at a Texas public university. Hilltop Holdings congratulates these five outstanding scholars, who were selected from over 60 highly qualified applicants this year.

"I am very grateful for the opportunity to further my education and give back to the community with my talents," said 2020 Buffalo Scholar Madeline Palmer.



Jacqueline Hubbell (University of North Texas)
Daughter of Jeff Hubbell, PrimeLending



Kyle Lindley (Texas A&M University)
Son of Rick Lindley, PlainsCapital Bank



Hannah Navarro (University of Texas – RGV)
Daughter of Omar Navarro, Hilltop Holdings



Madeline Palmer (Texas Tech University)
Daughter of Amy Palmer, HilltopSecurities



Claudia Quintana (Texas Tech University)
Daughter of Letty Quintana, PlainsCapital Bank



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