



As we approached the mid-year mark of 2021, Hilltop and our family of companies joined others across the U.S. to embrace a renewed optimism that we will soon put the COVID-19 pandemic behind us. As vaccinations increased and case counts dropped, more and more of our communities, businesses, and local economies are opening up and navigating a safe return to normal life. What better time to celebrate new beginnings and keep our eyes steadily focused on the future.

At Hilltop we began safely transitioning our employees who had been working remotely back to an in-office schedule in May and June. This couldn't happen at a better time, especially for our investment banking subsidiary, HilltopSecurities. In June, HilltopSecurities completed the move into its new national headquarters and flagship location in downtown Dallas, HilltopSecurities Tower. The move followed extensive renovations to create a state-of-the-art environment spanning the top five floors of the 34-floor building located at 717 N. Harwood Street. This represents the latest milestone in HilltopSecurities' continued growth and serves as a clear symbol of its success.

In this issue of *Momentum*, we also look back on some of the many non-profit organizations that we helped to weather the pandemic through Paycheck Protection Program loans provided by PlainsCapital Bank. This program benefitted numerous businesses during a difficult time, and none more important than the non-profit organizations that provide essential services to those most in need in our communities. As their services were in increasingly high demand, their resources shrank as a result of the pandemic. Our ability to help these groups is a direct result of the strong relationships we've established with businesses and non-profits throughout our markets.

We're also proud to highlight in these pages the eight newest recipients of Hilltop's Buffalo Scholars scholarships. These young people are the children and dependents of our employees who are working toward their college degrees and will be the future leaders of our communities. We're glad to have the opportunity to help them achieve their dreams.

These and the other articles in this issue of our newsletter demonstrate the optimism, growth, and momentum of Hilltop's family of companies. I hope you enjoy these stories and I look forward to sharing more good news in the months ahead.

Jeremy B. Ford President and CEO

BUFFALO SCHOLARS PROGRAM EXPANDS TO EIGHT RECIPIENTS IN ITS THIRD YEAR

Hilltop Holdings recently announced the recipients of the company's annual Buffalo Scholars scholarship program, which is offered to the children and dependents of employees across the Hilltop enterprise. The program was expanded this year to include a nationwide pool of candidates planning to attend any public university in the United States, and almost 80 students applied. The scholarship was created in 2018 and was the vision of former Hilltop Holdings Chief Operating Officer of Subsidiaries James R. Huffines and his wife, Patty.

Administered through The Dallas Foundation, the 2021 scholarships were awarded to eight recipients who each received \$5,000 to assist with tuition, housing, and textbook expenses.

Hilltop honored the recipients and their parents at a June 22 virtual celebration hosted by President and CEO Jeremy Ford and other senior executives. "Congratulations to each of our 2021 recipients and their families," Ford said. "The Hilltop family of companies is pleased to support the academic endeavors of the children of our hardworking and dedicated employees."

The 2021 Buffalo Scholars are:



Alexander (AJ) Bailey, who will attend The University of North Texas, majoring in Music Education. His grandmother, Tina Reynolds-Tulloch, is an executive assistant at PrimeLending in Dallas.



Vanessa Gutierrez, who will attend The University of Texas – Rio Grande Valley, majoring in Biomedical Sciences. Her father, Daniel Gutierrez, is a senior accountant at Hilltop Holdings in Dallas.



Ily Logeais, who will attend The University of California — Santa Barbara, majoring in Spanish and Film/Media Studies. Her mother, Kacy Logeais, is a loan processor at PrimeLending in Bend, Oregon.



Robert Martin, who will attend Virginia Polytechnic Institute and State University, majoring in Civil Engineering. His mother, Jennifer Martin, is a loan processor at PrimeLending in Owings, Maryland.



Kayla Nelson, who will attend The University of North Texas, majoring in Public Relations. Her mother, Mary Nelson, is an operations specialist at HilltopSecurities in Dallas.



Luis Rubio, who will attend The University of Colorado — Boulder, majoring in Business. His father, Luis Rubio, is an operations analyst at HilltopSecurities in Dallas.



Sylvia Tanguma, who will attend The University of Texas, majoring in Genetics. Her father, Victor Tanguma, is a portfolio manager at PlainsCapital Bank in McAllen, Texas.



Ximena Villanueva, who will attend Texas A&M University, majoring in English. Her father, Raul Villanueva, is a market president at PlainsCapital Bank in Brownsville, Texas.

PLAINSCAPITAL BANK CO-FOUNDER JOHN OWENS TO RETIRE IN JULY

After more than 40 years in banking in the Lubbock market, PlainsCapital Bank Co-Founder John Owens will retire in July. Since co-founding the bank in 1988 with Alan B. White and De Pierce, Owens has been a recognized business and community leader in Lubbock.

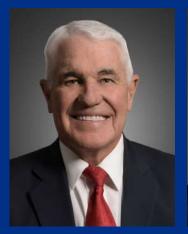
"During my tenure with PlainsCapital, I've not only enjoyed the experience of working closely with our family of employees, but I also embrace the highly valuable relationship our Bank has fostered with the local community," said Owens.

Owens received his BBA and MS from Texas Tech University and is an ardent supporter of charitable organizations in his community, such as the United Way of Lubbock and the Lubbock Food Bank.

"PlainsCapital is grateful for John's 30-plus years of service, leadership, and dedication," said PlainsCapital Bank President & CEO Jerry Schaffner. "John has played a pivotal role in our growth from a single branch to the fourth largest bank based in Texas."

But Owens is not saying goodbye just yet. He will remain on the PlainsCapital Bank Board of Directors following his retirement. In March, PlainsCapital announced the promotion of Barry Ballinger to succeed Owens as West Texas region chairman.

Ballinger has more than 40 years of banking and commercial lending experience in the Lubbock market. He joined PlainsCapital Bank (then Plains National Bank) in 1977 and became Lubbock Market







Barry Ballinger

President in 2015. He earned his BBA from Texas Tech University and is a graduate of both the Rawls College of Business School of Banking and the Southwestern Graduate School of Banking at Southern Methodist University.

"I am honored to serve as our next West Texas region chairman," Ballinger said. "PlainsCapital's reputation is about putting relationships first, and we will continue to do so by providing our customers with the highest level of personal service backed by our team's expertise."

HILLTOP PROVIDES TRANSPARENCY INTO ESG CONSIDERATIONS

Today, environmental, social, and governance (ESG) considerations are playing a larger role in the decision-making process of customers and investors seeking transparency into the companies with which they do business. In an effort to provide this transparency, Hilltop used the 2020 fiscal year to establish a baseline for measuring its ongoing approach to these key areas.

"Our business strategy has always focused on fair and honest business practices to grow and maintain our operations over the years," said Hilltop President and CEO Jeremy Ford. "The challenges of 2020 served to heighten the importance of putting additional emphasis on sustainability and diversity."

In the first quarter of 2021, Hilltop published its inaugural Environment, Social & Governance and Sustainability Report, a 36-page document outlining the organization's efforts to address these issues across its family of companies. The report covers Hilltop's community giving and involvement, human capital metrics, environmental, social, and governance standards, sustainability goals, and more. The full report can be found under the "Who We Are" section of Hilltop-Holdings.com.

Highlights of the 2020 report include:

\$1MM+	committed to support diversity, equity & inclusion efforts
\$3.6MM+	committed to charitable & community organizations
5B+	lbs. of CO2 emissions avoided through green energy usage
2,800	Paycheck Protection Program loans funded in 2020
18,985	mortgage loans funded for minority borrowers

PRIMELENDING RECEIVES TOP CUSTOMER SATISFACTION RANKINGS IN Q1

As part of its ongoing mission to become the nation's most trusted mortgage company, executing with operational excellence is a critical strategic initiative for PrimeLending.

Highly satisfied customers are a significant, and perhaps the greatest, indicator that PrimeLending is on the right track to achieving this goal. That's why the company invites every customer to complete a satisfaction survey through a partnership with MortgageSAT®, the industry's only complete borrower feedback program. These surveys not only provide candid, data-driven and actionable borrower insights, but also give PrimeLending an objective benchmark to measure its service delivery performance against other lenders in real time.

Based on first-quarter survey results, compared to MortgageSAT's Top 10 largest clients, PrimeLending received top rankings in several categories including Loan Officer, Application Process, and Online Tools. PrimeLending also ranked best-in-class in "loans experiencing no problems" and "resolving any problems."

"I'm so proud of the stellar job we do to exceed the expectations of our customers and business partners," said Steve Thompson,

president and CEO of PrimeLending. "Providing an unmatched customer experience day after day is a real testament to the high character and dedication of the entire PrimeLending team. But we're not resting on our laurels – we constantly use customer survey data to identify opportunities for improvement during the home loan process."

Further evidence that PrimeLending is continuing to deliver an outstanding borrower experience: its customers posted 1,675 new reviews during the first quarter, reaching nearly 19,000 reviews on Zillow and maintaining a remarkable 4.8 national average star rating on Google.

For 35 years, PrimeLending has taken great pride in delivering a simple and rewarding home loan experience for our customers. Accolades, like the ones recently received, signal that the company is achieving its goal.

PLAINSCAPITAL BANK WELCOMES NEW DENTON BANKING GROUP

PlainsCapital Bank recently welcomed a new lending team to serve the Denton area. Ernie McGee serves as president, James E. Posey and Alex Eysermans serve as senior vice presidents and commercial loan officers, while Kevin Hodge serves as commercial loan officer, and Jeanette Hoffman serves as senior lending assistant.

"PlainsCapital Bank is excited to welcome Ernie and his team as we expand our operations in North Texas," said Texas Region Chairman Steve Hambrick. "The group has a wealth of financial services experience in the Denton market, which will enhance our ability to foster commercial and real estate relationships, while serving our clients' banking needs in the area."

The new Denton banking group marks PlainsCapital's latest expansion in Texas, after opening new branches in The Woodlands and Lubbock last year.

"PlainsCapital's strong reputation and relationship-first approach have helped it to become one of the leading banks based in Texas," said McGee. "I'm thrilled to join such a respected organization and continue serving the vibrant Denton community with a talented team by my side."

McGee joined PlainsCapital from Independent Bank, where he led a commercial lending team as market president in the North Texas area. He has 31 years of banking experience, including 13 in the



Denton Lending Team, L-R: Ernie McGee, Alex Eysermans, Jeanette Hoffman, James Posey, Kevin Hodge

Denton market. McGee earned a bachelor's degree in management from the Georgia Institute of Technology, a BBA from Georgia College, and an MBA from Mercer University.



HilltopSecurities has continued to expand over the past year, generating new business and welcoming new talent across the country. And in mid-May the company celebrated yet another significant milestone in its growth, moving into its new state-of-the-art national headquarters in downtown Dallas—HilltopSecurities Tower.

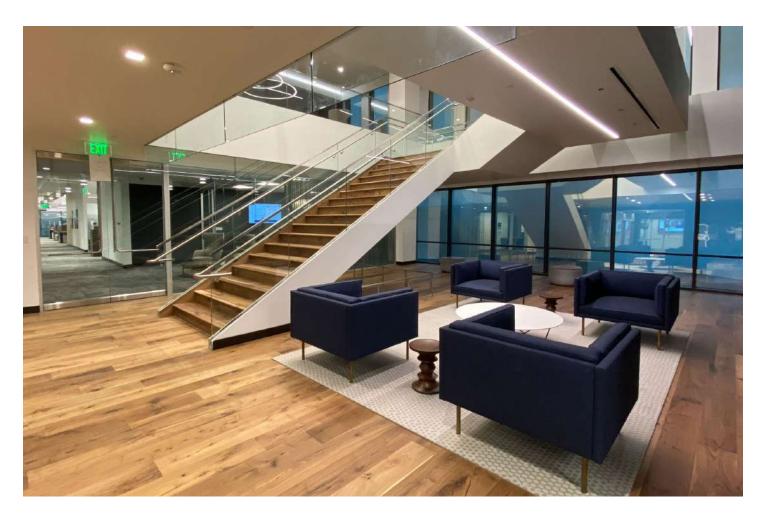
Located at 717 N. Harwood, the building is only a few blocks from HilltopSecurities' previous headquarters. But for anyone traveling through the area, there's no doubt about the move. HilltopSecurities Tower features the company's iconic buffalo logo in 15-foot, lighted letters at the very top of the building. In addition, there will be HilltopSecurities signage at the street level and the building's main lobby will feature a life-size bronze buffalo statue.

"This move signifies more than just a change of address or an addition to the Dallas skyline," said HilltopSecurities President and CEO Brad Winges. "It signifies the strength, growth, and momentum of HilltopSecurities as we embrace the next chapter in our legacy. It is an unmistakable symbol of our continued success."

HilltopSecurities occupies 130,756 square feet of space, spanning the top five floors of the 34-floor building. Originally built in 1980, HilltopSecurities Tower is the 22nd tallest building in Dallas at 481 feet. HilltopSecurities' main reception area is located on the 34th floor.

The company conducted extensive renovations on the space before moving in, building out and modernizing the offices, workspaces, breakrooms, and meeting areas. Some of the features include an interior video wall spanning the 33rd and 34th floors, modern furniture and décor, and unattended vending markets in breakrooms on the 31st and 33rd floors.

"We're proud of our new headquarters and the larger theme it represents for our firm," Winges said. "As we celebrate our 75th anniversary this year, HilltopSecurities is growing across the country and looking ahead to a bright future. HilltopSecurities Tower is just the latest example of that growth."









FINDING OPPORTUNITY AT HILLTOP

In 2018, Hilltop Holdings launched Hilltop Opportunity Partners ("HOP"), a merchant bank, to pursue non-controlling, direct investment opportunities outside of the banking industry. HOP focuses on a broad range of industry sectors and evaluates investments across the capital structure.

Hilltop Opportunity Partners utilizes a portion of Hilltop Holdings' excess capital to employ a flexible investment strategy and address a variety of capital needs. HOP focuses on non-bank middle market investments with its typical investment range being \$5 million to \$25 million. Larger or smaller opportunities are considered on a case-by-case basis.

"We established Hilltop Opportunity Partners to provide Hilltop with an effective platform to identify and execute on attractive non-bank opportunities for capital deployment," said Jeremy B. Ford, president and CEO of Hilltop Holdings.

The merchant bank provides the ability to invest in a broad range of markets, business trends, and products while partnering with leading business owners, investment firms, and entrepreneurs.

HOP is led by Hilltop Holdings Executive Vice President Mark Plunkett, who serves as chief investment officer and managing director. He is joined by Phil Eckian and Chris Micheal. "HOP's investment flexibility allows us to design bespoke capital solutions that best meet the needs of a business and its owners without the limitations of a private equity or debt fund structure," Plunkett said. "This helps us align our interests with leading operators and owners in a way many capital sources cannot."

Before joining Hilltop, Plunkett co-founded and ran Hilliard Street Capital, a Blackstone and Bridger seeded investment firm, and served as a partner with Atlas Capital. Prior to that, he worked as an investment professional with the Carlyle Group, Cardinal Investment Company, and Hicks, Muse, Tate, and Furst. Plunkett began his career with McKinsey & Company. He earned a B.B.A. and B.S. from Southern Methodist University, graduating magna cum laude with honors, and received his M.B.A. from Harvard Business School where he served as co-president of his class. He is also a U.S. Fulbright Scholar.

Eckian co-founded Longhorn Capital Partners prior to joining Hilltop, and he served as a vice president in the Special Situations Group with Goldman Sachs. He earned a B.S. from Yale University and received his M.B.A from The Wharton School at the University of Pennsylvania.

Micheal previously served as a vice president in the Credit and Opportunistic Strategies Group with Crestline Investors. He earned a B.S. from Texas Christian University.

PLAINSCAPITAL HELPS NON-PROFITS SURVIVE THE PANDEMIC THANKS TO PAYCHECK PROTECTION PROGRAM LOANS

Every person, organization, and customer has a story about the impact the COVID-19 pandemic has had on local businesses. PlainsCapital bankers rose to the challenge to meet needs across Texas, providing 2,800 Paycheck Protection Program (PPP) loans totaling \$672 million in 2020. That includes \$3.3 million in loans to Texas non-profit organizations. The Paycheck Protection Program provides forgivable loans to small businesses to help cover up to 24 weeks of payroll costs and qualifying non-payroll expenses. Many of these loans went to charitable organizations whose services were needed more than ever during the pandemic.

"It's one of those surprising miracles that happens in life when you least expect it," said Bea Hanson, executive director of Coastal Bend Food Bank. "It carried us through a very difficult time when we were struggling."

When the COVID-19 pandemic hit, the food bank struggled to pay its employees and keep up with high demand. That's when PlainsCapital Bank Coastal Bend Region Chairman Frank Hastings suggested the PPP loan. Coastal Bend Food Bank received the loan, helping to pay employees for 11 weeks, and went on to distribute 13.3 million pounds of food in 2020.

South Plains Food Bank in Lubbock ran into similar challenges. PlainsCapital Bank West Texas Region Chairman Barry Ballinger and Executive Vice President Perry Tipton reached out to see if a PPP loan could help. The food bank received the loan, which kept staff employed and allowed them to hire 20 additional temporary positions to increase manpower.

"93 cents of every dollar goes directly into our programs," said Dina Jeffries, CEO of South Plains Food Bank. "We are debt free and we can only do that with partners like PlainsCapital Bank. They are a part of our mission in fighting hunger."

Down the road, at Lil' Precious Steps, a day care and early learning center in Lubbock, Director Charlotte McCarty was worried she'd have to cut employee hours in order to meet payroll. Almost immediately, she received an email from PlainsCapital about the Paycheck Protection Program.

"I feel truly blessed," McCarty said. "I've always been told to keep praying and keep the faith and watch God bless you. Faith is all I have. I couldn't ask for a better bank."

The Volunteer Center of Lubbock connects people and companies with volunteer opportunities in the South Plains area, but COVID-19 made in-person gatherings and volunteer activities unsafe, forcing the Center to cancel events and temporarily unpublish its website's list of in-person volunteer opportunities.

With a PPP loan from PlainsCapital, the Center kept its entire staff



and continued to implement leadership and volunteer programs, virtually.

"The Volunteer Center of Lubbock has really developed some muscles we didn't know existed," said Sharon Bass, the center's executive director. "I can't say enough about how much of a lifesaver the PPP funds were to us. Instead of shrinking our workforce, we were able to pivot in the face of COVID-19 and, thankfully, PlainsCapital Bank was there every step of the way."

CASA of the South Plains felt the impact of the pandemic, as well, and wondered if the organization would be able to continue its important work providing a legal voice in court for children in the foster care system. PlainsCapital Bank helped them stay afloat through 2020 with a PPP loan.

"When COVID came, just thinking about what would happen if we weren't serving these children, that's what pushed me into motion to figure out what we could do," said Jaclyn Morris, executive director of CASA of the South Plains. "PlainsCapital was very optimistic, very positive, and they are very grateful for what we do in the community. They truly support us. It's an honor to do business with them."

At the Dallas Children's Advocacy Center (DCAC), its mission to serve the most severely abused children in Dallas County didn't stop, even during a pandemic. But after being forced to cancel its fundraising events, Chief Financial Officer Mariama Maiga wasn't sure if she'd be able to pay employees. With the assistance of PlainsCapital's Dallas Turtle Creek branch lending team, DCAC was approved for a PPP loan, which prevented any furloughs and allowed the Center to keep all 110 of its employees full-time.

"It's great to know we have such partners in our community," Mariama said. "PlainsCapital has been a huge support and has had a huge impact on the lives of the children we serve. I appreciate the white glove service that the bank offers us. They are always available, and the service is absolutely stellar."

PLAINSCAPITAL BANK'S NORTH DALLAS BRANCH BUILDS ON ITS DEEP-ROOTED BRAND

Since 1988, PlainsCapital Bank's trailblazing spirit has embraced a personalized approach to banking, growing one relationship at a time. Building on this strong foundation, the Bank's North Dallas location at 18111 Preston Road, Suite 110 was recently upgraded to deliver a more customer-centric experience with a holistic and intuitive footprint from the outside-in. Leaning on PlainsCapital's relationship-first values, this new banking experience provides a better opportunity to connect with clients within a modern branded environment.

PlainsCapital Bank leveraged a progressive design-build process in partnership with experienced design agency, Adrenaline, to transition the North Dallas branch design, operations, and offerings to elevate experiences and stay ahead of clients' evolving expectations. With a focus on functionality, the design incorporates a new customer journey, holistic digital technologies, and service strategies that focus on delivering convenience and cultivating relationships through in-branch consultation.

"As a major market that caters to so many industries, Dallas is a critical location for a Texas-based bank like PlainsCapital," said President and CEO Jerry Schaffner. "The dynamic strategies we implemented at our North Dallas location reflect our pledge to efficiently meet clients' needs and proactively deepen relationships with new and existing customers."

Through in-depth research and experience mapping, PlainsCapital Bank defined a series of customer journey zones to efficiently meet visitors' banking needs, including engagement, transaction, and consultation spaces. The North Dallas location's distinctive design allows clients to be greeted quickly and easily visualize their route. The environment has been structured to be collaborative, reduce barriers between customers and bankers, and provide optimal privacy.

"It's important that our service methods, branch resources, and products continue to align with each generation's changing expectations," said North Dallas Branch President Thomas Ricks. "Even as our client base becomes more reliant on digital and mobile banking, we're finding they still want a physical branch to visit for certain banking needs and these updates ensure our banking services are always accessible."

With functionality addressing consultation, self-service, and transaction activities, the modern branch environment also incorporates upgraded digital signage to facilitate communication. Outdoors, PlainsCapital updated its drive-thru to incorporate Personal Teller Machine (PTM) technology where visitors can engage with a live teller or complete routine transactions during and after regular bank hours.

"We customized every element of our branch update through intentional and collaborative decision making—from concept to implementation—to ensure we're well prepared for the next chapter of banking," said Ricks. "When customers visit our branch, they'll be able to experience the spirit of PlainsCapital's commitment to the community and our promise to deliver exceptional service, resources, and products as a leading Texas-based bank."





The average commuter may not anticipate what traffic will look like until they're in route, but for many of HilltopSecurities' public finance clients, preparing major roads to meet future demand is always a priority. The Central Texas Regional Mobility Authority (CTRMA) and the North Texas Tollway Authority (NTTA) are among the many clients HilltopSecurities has recently worked with to successfully complete transactions that will benefit drivers in Texas.

CTRMA issued \$500 million in bonds to finance construction for its 183 North managed lanes project in Austin, Texas. The project is expected to help CTRMA increase connectivity in the area, reduce vehicle congestion, and decrease traffic on minor roads to make them safer for drivers and bikers.

NTTA—located in the Plano, Texas, area—issued \$848 million in refunding bonds to help continue meeting the transportation needs of the expanding Dallas-Fort Worth metroplex. A portion of the issuance will refund its debt obligation toward a Texas Department of Transportation loan, which financed construction of the nearly 10-mile 360 Tollway between Tarrant and Ellis counties.

HilltopSecurities served as financial advisor on these CTRMA and NTTA deals. HilltopSecurities Managing Director Richard Ramirez, Senior Vice President Steve Johnson, and Senior Vice President Colby Eckols worked closely with senior staff of CTRMA and NTTA

and with multiple parties involved with the transportation projects. The issuances were structured to provide NTTA millions in savings and allow CTRMA to build its 183 North Project to keep their long-term goals on track, while benefitting local commuters.

"We are fortunate to have relationships with CTRMA and NTTA that are both decades-long," said Ramirez. "Just like all projects we do with clients in the municipal sector, we view strong relationships as major assets because we're able to develop an in-depth understanding of their objectives and ultimately, help bring projects to fruition. CTRMA and NTTA are good examples of this as we were well positioned to help them achieve financings that supported their long-term visions."

When CTRMA's \$500 million issuance and NTTA's \$848 million refunding bonds were delivered to market, they both garnered an extremely positive response among investors. The financings received approximately \$10 billion in orders each, allowing both authorities to capitalize on additional savings.

"It was exciting to reduce CTRMA's debt obligations even more than we anticipated, which will help them continue to stay ahead of drivers' transportation needs as the Austin population expands," said Eckols.

Any outcome or result HilltopSecurities, or any of its employees, may have achieved on behalf of our clients in previous matters does not necessarily indicate similar results can be obtained in the future for current or potential clients. For additional information, comments or questions, please contact Hilltop Securities Inc.

EXPANDING THE MODERN MORTGAGE ORIGINATOR AND BRANCH'S FOOTPRINT

As the home of the modern originator and branch, PrimeLending knows that strategically cultivating a powerful, reputable and successful brand is a team effort in which every member of the team plays a critical role. Assembling a world-class team begins with a multi-faceted recruiting strategy, and the results have shown PrimeLending is attracting the right talent with the right messaging in 2021.

In the first quarter alone, over 50 top producers—including two branch managers, three production managers and six returning originators—decided to take their careers to the next level by joining the powerhouse national lender.

So, why are so many mortgage professionals making the move? Every situation is unique, but in a nutshell: better support at every level. Top production employees are flocking to PrimeLending in search of more local operations assistance, an unsurpassed team-oriented culture, and leaders committed to empowering every employee to achieve what they deserve.

According to Robert Wolfe, a recently returning senior loan officer, "PrimeLending's leadership proactively anticipates industry trends, but we are positioned to bounce back quicker than competitors. Not only do they foresee industry changes, but they also do an excellent job educating and preparing employees. They also take the time and effort to visit the field and build individual and authentic relationships."

The unmatched level of support, empowering culture, and invested leadership have driven employees to yet again vote PrimeLending a 2021 Best Workplace in Financial Services ™, a 2020 Best Workplace for Women ™, a 2020 Best Workplace for Millennials ™ and 2020 Best Workplace for Parents ™ on the Fortune and Great Place to Work ® annual rankings.

PrimeLending knows that a thriving culture, built upon a solid foundation of core convictions, is essential to recruiting top-tier talent and to remaining the gold standard within the lending industry.

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