



# momentum

2ND QUARTER 2023

IN THIS ISSUE

CELEBRATING HILLTOP'S  
**STRENGTH & STABILITY**





# LEADING THROUGH STRENGTH

There is no single secret to building long-term success, but at Hilltop we stay focused on certain key priorities that serve as a foundation for our business. Among these are strength, stability, and service.

We have long valued the importance of building and sustaining a durable business model that can weather turbulent market conditions. Our synergistic family of companies—PlainsCapital Bank, PrimeLending, and HilltopSecurities—provides Hilltop with access to diverse revenue streams well-suited to support our organization through various economic environments. Each of our subsidiaries serves to strengthen and bolster the long-term performance of the combined enterprise.

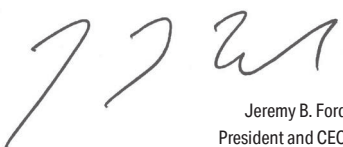
As Hilltop has grown over the years, we have worked consistently to build an exceptionally strong balance sheet. This served us well as the banking industry faced heightened volatility in the first quarter. We entered the second quarter with more than \$7 billion in available liquidity and a peer-leading capital position, well in excess of regulatory minimums. Our underlying strength and stability have been recognized by three national rating agencies which rate Hilltop and PlainsCapital Bank as "Investment Grade."

This focus on long-term strength demonstrates to our customers that we are here to serve them as a reliable partner during difficult

economic conditions. Hilltop isn't just built to last. Through changing market cycles, it is built to ensure that those who depend on us can draw upon our stability to see them through their own challenges. We take pride in the trust we have earned.

We also are proud of the high level of personal service we provide, which goes hand in hand with the trust we have earned. Across each of our business lines, we place a premium on delivering customized solutions tailored to meet the individual needs of our customers. This, too, is one of our strengths and defines Hilltop as an organization that can be counted on to exceed expectations and deliver results.

I'm grateful for Hilltop's dedicated and resilient employees who continue to fuel our commitment to strength, stability, and service. The articles in this edition of *Momentum* highlight some of the many ways they are building our legacy every day. I hope you enjoy their stories, and we look forward to sharing more in the months ahead.



Jeremy B. Ford  
President and CEO

# HILLTOP HOLDINGS

Diversified financial holding company with subsidiary companies in banking, residential mortgage origination, and municipal investment banking

**\$17.0 billion**

in assets as of March 31, 2023



Member of the S&P SmallCap 600 Index

Approximately  
355 locations in 47 states



Approximately 4,100 employees



**8<sup>TH</sup>**  
**BEST BANK**  
**IN TEXAS**  
**63<sup>RD</sup>**  
**BEST BANK IN THE NATION**

—Forbes.com<sup>1</sup>

Hilltop & PlainsCapital Bank are ranked "Investment Grade" by three national rating agencies. Hilltop's approximately 29% insider ownership drives long-term decision-making, strong alignment, and prudent risk management.

The premier Texas-based financial services company with the accolades to prove it:

**PlainsCapital Bank** 

**6<sup>TH</sup>** Largest Texas-Based Bank<sup>2</sup>

**PrimeLending** 

**11<sup>TH</sup>** Largest Retail Mortgage Originator<sup>3</sup>

**HilltopSecurities** 

**No 2** Municipal Advisor in the Nation<sup>4</sup>

1. As of February 14, 2023; Based on metrics that measure growth, credit quality, and profitability. 2. Based on Texas deposit market share of Texas-based banks. Deposit balance as of June 30, 2022. 3. Ranked by the Scotsman Guide in 2023. 4. Based on number of issues for the year period ending Dec. 31, 2022, according to Ipreo MuniAnalytics.

# RECOGNITION ROUNDUP

## MEET THE CHANGE-MAKERS OF PRIMELENDING

PrimeLending has built a team of exceptional leaders—a fact that is evidenced by recent notable industry recognitions. In the past few months, four members of the PrimeLending herd have been recognized for their efforts in the housing industry.



**Latonia Donaldson** (SVP, Multicultural Lending) was named the 2023 National Association of Hispanic Real Estate Professionals® (NAHREP) Corporate Board of Governors Chair. NAHREP recognized Donaldson's leadership of PrimeLending's national initiatives that drive homeownership in diverse communities.



**Mike Wells** (SVP, Finance and Accounting) has been named a 2023 HousingWire Finance Leader for his exceptional leadership and expertise in navigating the ever-changing housing market.



**Kim Harland** (SVP, Desert District Regional Manager) was appointed to NAHREP's Southwest Regional Corporate Board of Governors, and **Joe Thompson** (SVP, South Texas Regional Manager) was appointed to the NAHREP Mountain Regional Corporate Board of Governors.

## ASPIRING FOR EXCELLENCE: HILLTOPSECURITIES HONORS 2022 GOLDEN MO RECIPIENTS

Each year, HilltopSecurities presents the Golden Mo award to employees who consistently exemplify the company's commitment to delivering unparalleled and highly personalized client service, making a difference in the local community, and fostering a diverse and inclusive workplace. The winners receive a statuette modeled after the Hilltop family of companies' mascot, "Mo the Buffalo" (short for Momentum). A larger version of the statue is displayed in the company's Dallas headquarters in HilltopSecurities Tower.

At a recent company event, the second annual Golden Mo awards ceremony honored 13 HilltopSecurities employees. Leading the herd was Lou Martine, whose performance, service, collaboration, and dedication to the firm earned him the coveted Partner of the Year distinction. Congratulations to the 2022 Golden Mo recipients:

**Alfredo Minniti, Managing Director**  
Stock Loan Trader

**Dennis Robberecht, Managing Director**  
Financial Professional

Golden Mo Partner of the Year  
**Lou Martine, Senior Vice President**  
Head of Sweep Products

**Carolyn Vought, Vice President**  
Institutional Sales Support Manager

**James Harding, Managing Director**  
Financial Advisor

**Chris Paternoster, Managing Director**  
Mortgage Trader

**Lee Donner, Senior Managing Director**  
Regional Head of Investment Banking

**Cole Wilbanks, Assistant Vice President**  
Hilltop Banking Systems Analyst

**Michael Newman, Senior Managing Director**  
Regional Head of Investment Banking

**Mark Clift, Senior Vice President**  
Commodities Broker/Trader

**Phil Borenstein, Managing Director**  
Financial Professional

**David Gotz, Managing Director**  
Financial Professional

**Rob Harty, Senior Vice President**  
Financial Advisor







# HILLTOP PARTNERS WITH DALLAS ISD CAREER INSTITUTES TO SUPPORT ENTREPRENEURSHIP STUDENTS

For the second year in a row, Hilltop partnered with Dallas ISD's Career Institutes to help students learn about entrepreneurship.

Earlier this spring, Hilltop provided volunteer mentors and funded a business pitch competition for entrepreneurship students participating in Dallas ISD's Career Institutes. From February to March, employees across Hilltop volunteered as mentors to help students prepare for the competition. In March, students competed in the Hilltop Entrepreneurship Challenge where they pitched their own business ideas to a panel of judges. In April, Hilltop hosted the Hilltop Competition Gala to celebrate the students who participated and recognize the winners.

## Enhancing the Experience of Entrepreneurship Students

The mentorship program and Hilltop Entrepreneurship Challenge were designed exclusively for high school students enrolled in a Dallas ISD Career Institute entrepreneurship course. The course teaches students the basic tenets of entrepreneurship, such as identifying business opportunities, creating a business plan, conducting market research, and managing finances. The students also develop soft skills, including teamwork, public speaking, time management, and problem-solving throughout the course.

## Preparing for the Hilltop Entrepreneurship Challenge

During the latter part of the course, students spent several weeks preparing for the Hilltop Entrepreneurship Challenge. This event was the culminating project of the program and gave students the chance to showcase what they learned.

As part of the project, students were tasked with creating a unique business model and a presentation that addressed their business' problem, solution, value proposition, customer segment, cost structure, and revenue streams. Leading up to the competition, students worked independently or collaborated in pairs to create an original product or service, develop a plan, and create a three-minute fast pitch to present to the judges.

To help students gear up for the competition, 21 employees from across Hilltop volunteered more than 75 hours to mentor students. From February to March, these mentors provided guidance and feedback to students as they created their proposals, helping them work through the details of their business models and refine their presentations.

## The Hilltop Entrepreneurship Challenge

After several mentorship sessions with Hilltop volunteers, students were set to compete in the Hilltop Entrepreneurship Challenge. More than 400 Dallas ISD high school students participated in the competition, which took place over three days at Dallas ISD's North, South, and East Career Institute campuses. Presenting individually or in teams of two, students pitched their ideas to a panel of three judges. Forty-three Hilltop employees volunteered as judges and scored each three-minute presentation on key metrics, including the market research, cost structure, and unique value proposition.

Three student teams—the teams who received the highest score at the North, South, and East Career Institute campuses—were guaranteed a spot to compete in a regional Network for Teaching Entrepreneurship (NFTE) competition.

## The Hilltop Competition Gala

A few weeks after the competition, representatives from Hilltop and Dallas ISD joined students at the Brookhaven Country Club to celebrate the end of the program. During the Hilltop Competition Gala, awards were presented to student finalists. Teachers and volunteers also were recognized for their contributions to the program.

The partnership with Dallas ISD is a testament to Hilltop's ongoing commitment to public education. Hilltop is proud to support initiatives that promote financial literacy and entrepreneurship and empower students to succeed.

# PLAINSCAPITAL BANK HOSTS DR. RAY PERRYMAN FOR ANNUAL ECONOMIC OUTLOOK

"Any bank can offer its customers loans or the ability to open accounts," said Barry Ballinger, PlainsCapital Bank West Texas Region Chairman. "But not every bank can provide its customers something like this."

He's referring to PlainsCapital's Annual Economic Outlook Luncheon, featuring economist Dr. Ray Perryman. Perryman has toured Texas and internationally for over 40 years, delivering his analysis, forecasts, and economic insights to educate business leaders on the fiscal and economic trends and challenges they may face.

"The most important piece of this program is the way it brings additional value to our customer relationships," Ballinger said. "It's one of the many ways we differentiate ourselves from other banks."

While PlainsCapital has sponsored the event in Lubbock for the past 13 years, excluding 2021 and 2022 due to Covid, the relationship between



*PlainsCapital Bank Lubbock Market President, David Quintanilla (left) and West Texas Region Chairman, Barry Ballinger (right) welcome Dr. Ray Perryman (center) to the Annual Economic Outlook Luncheon.*

the Bank and Perryman started in Odessa. "One of my customers had owned a business in the Midland/Odessa area and had attended several of Perryman's events in Midland," Ballinger explained. "He told me how informative it was and encouraged us to participate."

This past April's event hosted over 325 guests at the Overton Hotel and Conference Center in Lubbock.

"It was our biggest crowd ever," Ballinger said. "Dr. Perryman has spoken about the global economy, domestic economy, and is

one of the most well-respected experts on the Texas economy. But even more importantly, he breaks down his research for both regional and local Texas economies, including Lubbock. Typically, an economist can be a bit dry, with lots of charts and graphs. But he has a great sense of humor. We're proud to continue the relationship with Dr. Perryman and his firm."

## PRIMELENDING ANNOUNCES "ONE MORE" SALES COACHING PROGRAM

When it comes to the housing market, you have to compete in order to win. In February 2023, PrimeLending launched the *One More* sales coaching program to motivate and empower loan originators to achieve their true potential and bring positive change to their business and lives while helping them set and obtain their goals.

Built on the experience and expertise of PrimeLending's talented team of sales professionals, *One More* has been designed to help them win in today's market. "Our loan officers have the drive and passion that it takes to succeed in the mortgage industry," said Gene Lugat, PrimeLending Executive Vice President. "With *One More*, we aim to provide them with the best practices they need to take their careers to the next level."

**"Our loan officers have the drive and passion that it takes to succeed in the mortgage industry. With *One More* we aim to provide them with the best practices they need to take their careers to the next level."**

*Gene Lugat, Executive Vice President, PrimeLending*



Participants are grouped into small pods/cohorts with an internal coach leading each one. Meeting every other week, the groups will spend four months learning and developing their skills. The sessions will focus on establishing a personal brand, networking, and leveraging technology.

This peer-to-peer coaching model will allow the groups to connect, collaborate, and learn from each other in a fast-paced, results-oriented small group environment. At the end of the eight-session program, participants will walk away with new ideas, stronger skills, and meaningful relationships to inspire them as they discover their best selves.

# LENDING A PAW FOR OUR COUNTRY'S HEROES

We've all heard the saying "man's best friend." But Patriot PAWS Service Dogs brings a much deeper meaning to the phrase. The nonprofit, based in Rockwall, Texas, specializes in training and providing Service Dogs for disabled American Veterans who suffer from mobility disabilities, traumatic brain injuries, and/or post-traumatic stress. This past February, HilltopSecurities got involved to help these dogs become heroes for our country's heroes.

"We wanted to do something fun and impactful for Valentine's Day," said HilltopSecurities Chief Administrative Officer Clare Graca. "So, we created a Puppy Love theme for the day to support Patriot PAWS and to give our employees a chance to engage, meet some of the puppies-in-training, and donate money to the organization."

Patriot PAWS handlers made a visit to HilltopSecurities headquarters in Dallas and brought a few furry friends along. Employees got the chance to interact with some of the puppies going through training and learned a bit about the program.

Patriot PAWS' main focus is to serve our nation's Veterans by providing them with Service Dogs of the highest quality, at no cost, to help improve their day-to-day life. While it was officially founded as a national 501(c)(3) nonprofit organization in 2006, Patriot PAWS really started a year earlier when Founder and Executive Director Lori Stevens met a group of Veterans at the Dallas VA Hospital in 2005. The Veterans were working to train their personal dogs as Service Dogs to mitigate their spinal cord injuries. Stevens had been a professional dog trainer for more than 30 years, and her son had just enlisted in the military. She knew she had to help. That's when Patriot PAWS was born.

Through the Puppy Love event, HilltopSecurities and its employees, together, raised nearly \$7,000 for the organization. They hope to continue the relationship in the future.

"It's important for us to be out there supporting the communities we serve," Graca said. "It's part of our culture and mission to give back, especially to the men and women who have served our country."

## HILLTOP CELEBRATES NATIONAL PET DAY

Hilltop Holdings and PlainsCapital Bank employees recently got the chance to show off and celebrate their four-legged friends by sharing photos with their colleagues on National Pet Day. And there was more than just bragging rights on the line—judges selected winners to receive prizes across several categories.

The April 11 contest was created by the Hilltop and PlainsCapital culture councils. Employees were encouraged to submit photos of their beloved pets to compete in four categories: Best Dressed Pet, Owner/Pet Lookalike, Best Captioned Pet Photo, and Laziest Pet. Winners in each category received \$25 gift cards to Chewy.com.

"The culture councils of our companies strive to find original and engaging ways to increase the camaraderie of our employees," said Paige Resnick, HR programs manager at Hilltop. "By holding a friendly competition to show off their pets, we felt this would show that, while our employees work extremely hard day in and day out, we find time to have fun as well."

The response was far higher than anticipated, with more than 300 employees from Hilltop and PlainsCapital submitting photos. Due to the high number of entries, the culture councils elected to create an Honorable Mention category in addition to the original four.

While dogs led the pack when it came to the number of photos submitted, cats made a strong showing as well. And the menagerie

didn't stop there. Several employees submitted photos of their more exotic family members, including rabbits, horses, and iguanas.



*Clockwise from top (Singer and Ana Cray, finalists for the Owner/Pet Lookalike category; Thumper, finalist for the Best Dressed Pet category; Dixie and Alan Medina, finalist for the Best Caption category; 'The Woof, the Woof, the WOOF is on fire')*





# PARTNERING WITH JUNIOR ACHIEVEMENT DALLAS TO EDUCATE THE NEXT GENERATION

Hilltop and its family of companies take pride in giving back to the communities they serve. That includes educating the next generation.

Since 2006, PlainsCapital Bank has been involved with Junior Achievement Dallas (JA Dallas), a nonprofit organization that delivers hands-on, immersive learning in work readiness, financial health, and entrepreneurship. As an organization that has been in Dallas for nearly 70 years, JA Dallas serves students in under-resourced areas by

providing educational tools that will help them excel in today's global economy and pursue their dreams.

"JA Dallas is a tremendous organization that relies upon volunteers to deliver a dynamic curriculum that exposes students to many concepts they would never learn in their classroom setting," explains Brent Raindl, PlainsCapital Bank Dallas Region Chairman. "Many of these concepts, such as 'need versus want' or 'paying taxes' are simple in nature; but are hard lessons to learn as an adult if you were not taught them earlier in life."

This spring, 60 employees from PlainsCapital Bank and Hilltop Holdings continued the long-standing tradition by volunteering at Martha Turner Reilly Elementary School in East Dallas to teach financial literacy through Junior Achievement's curriculum, JA in a Day. This year's program reached nearly 450 kindergarten through fifth grade students.

"As one of PlainsCapital's long-standing pillars of giving back to our communities, I find no greater joy than the ability to give back to our most precious resource, our children," Raindl says. "By partnering with an organization like JA Dallas, we are able to share some wisdom, but more importantly remind these kids that the American Dream is alive for them, too, if they work hard and apply themselves."



# PRIMELENDING WINS CULTURE EXCELLENCE, TOP WORKPLACES USA AWARDS

PrimeLending recently ranked seventh on the national Energage 2023 Top Workplaces USA list and also won the 2023 Energage Culture Excellence Awards for the second time in the following categories: Compensation and Benefits, Innovation, Leadership, Purpose and Values, and Work-Life Flexibility.

These awards are exceptionally meaningful to PrimeLending as the accolades are based solely on anonymous employee feedback and demonstrate that the company is creating the supportive, rewarding workplace that employees need and want. The rankings also indicate that the hard work and dedication PrimeLending's employees put into making their workplace great is recognized and appreciated.

"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."

The Energage awards are open to organizations with 150 or more U.S. employees, and nominated companies are evaluated based on results from Energage's anonymous, research-based employee engagement survey powered by findings from 15 years of research and data from more than 23 million employees.



# HILL FEINBERG RECEIVES INAUGURAL 2023 PHOENIX FORWARD AWARD

HilltopSecurities Chairman Emeritus Hill Feinberg is well known for his more than 50 years of contributions to the public finance industry. But his lifetime of service extends well beyond the realm of financial services. Feinberg is an ardent supporter of charitable and civic organizations, such as Phoenix House Texas, which recently honored him for his decades of service to the organization.

On May 8, Feinberg was presented with the inaugural Phoenix Forward Award at the group's luncheon in Dallas. The award is a Steuben Crystal sculpture representing a phoenix, designed by artist Lloyd Atkins. The rare item has been out of production for almost 40 years. The awards luncheon was attended by more than 240 people who joined in celebrating the positive impact Feinberg has had on Phoenix House and the lives of those it serves.

"We at HilltopSecurities are proud of Hill's decades of leadership and his legacy of helping others through his support of Phoenix House and many other charitable organizations," said Brad Wings, HilltopSecurities President and CEO. "Hill serves as an important example of true servant leadership that we can all seek to follow."

Established in 1995, Phoenix House Texas provides addiction treatment and prevention services for adolescents and families challenged by substance use disorders and related mental health conditions. The organization offers drug and alcohol prevention education for schools and communities, adolescent residential addiction treatment, and outpatient counseling. Feinberg was elected to the Board of Directors for Phoenix House of Texas in 1996 and currently serves as the board's chairman. He also was elected to the national board of Phoenix House in 2003.

"Through Hill Feinberg's visionary leadership, we are building awareness to remove the stigma surrounding individuals seeking help for substance use and mental health disorders," said Drew Dutton, President and CEO of Phoenix House of Texas.



*Denny Carreker Jr. (right) presents Hill Feinberg with the inaugural Phoenix Forward Award.*



*Among those in attendance at the May 8 awards luncheon were (l to r) Denny Carreker Jr. (Development Committee Chair), Connie Carreker, Hill Feinberg, and Phoenix House of Texas CEO Drew Dutton.*

# PLAINSCAPITAL BANK WELCOMES JANNETTE ERTS, CFP®



Jannette Erts, CFP® recently joined The Private Bank at PlainsCapital as Senior Vice President, Senior Wealth Administrator. In her new role, Erts manages probate estates and trusts settled by grantors since deceased. She offices at PlainsCapital's Fort Worth location on Camp Bowie and serves clients across Texas.

"Our clients value the partnership we provide as they rely on us for their wealth management needs," said Rich Wyatt, Executive Vice President, Chief Investment Officer, and Chief Operating Officer of The Private Bank. "We are proud to welcome Jannette, who has an unwavering commitment to supporting her clients' financial objectives. Her decades of experience in estate settlement and trust administration will allow us to serve our clients through multiple generations."

Erts has more than 23 years of investment banking experience. She received her Bachelor's Degree in economics from the University of Texas at Arlington and her MBA with a concentration in financial services from the University of Dallas. Erts is a Certified Financial Planner (CFP) and a graduate of both the Cannon Financial Institute and the Texas Bankers Association Graduate Trust School.

"PlainsCapital Bank has a strong reputation for putting clients' needs first, which is why it was an easy choice to transition to their Wealth Management and Trust team," said Erts. "I'm excited to provide trust, estate, and investment services to individuals and families in Texas."

## DELUXE PAYMENT EXCHANGE PROTECTING BUSINESSES AGAINST CHECK FRAUD

Despite recent advances in new digital payment technologies, checks continue to be the dominant method of payment for businesses of all sizes. Unfortunately, fraudsters have new technology of their own, and creating counterfeit checks is faster and cheaper than ever before, increasing the risk of check fraud for businesses.

To combat the growing threat of check fraud, PlainsCapital Bank works with business customers to help them integrate fraud prevention tools with their current payment processes. Many businesses have already begun to adopt fraud prevention tools such as Positive Pay, which detects and flags counterfeit checks. Positive Pay allows the business to digitally provide the Bank with details of every issued check so they can be compared to each check presented for payment. This allows the business to effectively partner with the Bank in the fight against check fraud.

While it would seem every business would want to take advantage of Positive Pay, it does require action. Businesses must upload check details and be prepared to log in each day and decision items that are alerted for possible fraud. And, while technology has greatly improved at scanning and reading the payee name on the check, not all checks are created equal. Variations in check stock can make it difficult for scanning technology to properly read the payee name, leading to more alerts on valid checks.

Fortunately, a new digital check payment process called Deluxe Payment Exchange (DPX) can address the traditional limitations of Positive Pay while maintaining the legacy advantages of using checks.

Payments can be sent directly through DPX in the form of paper checks or eChecks, saving businesses time and money in every step of the process. DPX automatically uploads checks to Positive Pay and the printed stock is designed to optimize scanning technology. This eliminates the need to upload checks and greatly reduces any false positive alerts, allowing the business to focus on the real threats.

With smart and simple technology like Deluxe Payment Exchange, business owners can lower costs and confidently take full advantage of Positive Pay. PlainsCapital Bank remains committed to providing tools and education in the fight against fraud. Increasing awareness and fostering a strong partnership with customers can make all the difference.

# MAINTAINING THE MOMENTUM OF HILLTOP

Companies that are able to adapt and evolve are better positioned to remain strong and stable during uncertain economic times. A key factor in building such a foundation is the cultivation of a cohesive workforce led by passionate and dedicated leaders.

To that end, Hilltop created the Momentous Leadership Program (MLP) as the primary initiative to nurture the knowledge, skills, and abilities that can help developing, early-career employees achieve organizational success. The program selects emerging talent from each of Hilltop's companies and provides them opportunities to build an internal network they can leverage as their careers continue to develop at Hilltop.

The second MLP class included 18 employees who met for seven working sessions from September 2022 to March 2023.

## 2022-23 Momentous Leadership Class Members

Hilltop Holdings	PrimeLending	PlainsCapital Bank	HilltopSecurities
Katie Brown Jeff Chien Dylan McDonnell Jake Trinh Nikunj Vashi	Ashley Diaz Zach Grubbs Justin Schmedler	Devon Eggleston Brandon Herbison Marcos Ovalle Kendall Parker Ashlyn Torres	Bernie Aguilar Michael Johnson Michael Lloyd Carleigh Nichols Luke Sullivan

During the sessions, current leaders from each operating company were invited to discuss their career journeys and advise on topics such as effective networking, consensus building, and having crucial conversations that lead to definitive results. PrimeLending's Kimberly Hartsough and Cindy Buhr, HilltopSecurities' David Holleran, PlainsCapital Bank's Brian Heflin and Thomas Ricks, and Hilltop Holdings' Darren Parmenter, Dudley Strawn, Wendy Reese, and Toby Pennycuff each provided their personal and professional advice and established a rapport with the class members.

"One of the primary drivers of our organizational success over the years has been the willingness of our employees to maintain the quality of their collaborative efforts during the constant change of the financial services landscape," said Dudley Strawn, Chief Human Resources Officer at Hilltop Holdings. "Our leadership team is very proud of this second class of MLP graduates, and we look forward to more employees following in their footsteps."

## EMPLOYEE SPOTLIGHT: PRIMELENDING'S GEORGE URIBAZO USES EXPERIENCE TO HELP OTHERS SUCCEED

People from the Northeast often get a reputation as being brusque, hurried, and maybe even a bit tough. Those, of course, are stereotypes. When you meet PrimeLending Brookline Branch Manager George Uribaz0 (NMLS# 441894), those stereotypes go by the wayside. George is as friendly and warm as they come—and his easily recognizable Boston accent leaves no doubt about where he's from.

"I've been at PrimeLending for 10 years now," says Uribaz0, who manages two satellite branches in the Boston area. "I went to college at Northeastern University and obtained my real estate sales license at 19. I paid my way through college by selling real estate, but I really preferred the banking end of the transaction. So, I moved over to a banking role after graduation."

Thirty years into his career, Uribaz0 says the job isn't about the money. It's about helping others grow in their careers.

"I really enjoy being the teacher," he says. "I have two production managers under my wing and I'm really enjoying bringing them up and passing down what I know. I'm at the stage in my life where I can finally give somebody else wisdom instead of taking it from others."

He says PrimeLending's positive culture sets it apart from other companies in the industry.

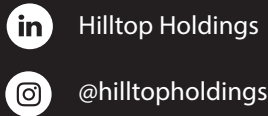
"People here really care about you and your growth," he says. "You can go to anyone and they're willing to do one more loan, no matter which area they work in. Everybody works to get the job done. I think that's unique in this industry. A lot of people out there are just chasing the dollar, but I feel that PrimeLending is different."





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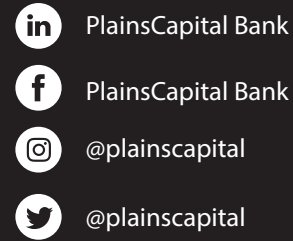
### Hilltop Holdings



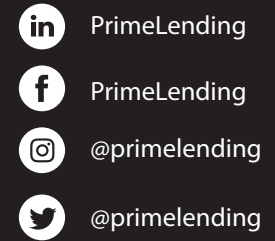
### HilltopSecurities



### PlainsCapital Bank



### PrimeLending



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