

A full-page background image featuring a silhouette of a person standing on a rocky hilltop. The person's arms are raised in a 'V' shape, reaching towards the sky. The sky is a gradient of blue at the top, transitioning through orange and yellow near the horizon, suggesting a sunset or sunrise. The lower portion of the image shows the dark silhouette of the hill and some distant trees.

momentum

3RD QUARTER 2021

IN THIS ISSUE

REACHING THE HILLTOP

Hilltop Invests in
Tomorrow's Leaders



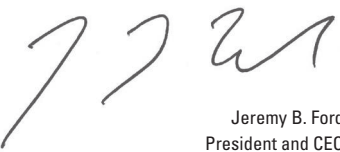
LEADERSHIP & MOMENTUM

Hilltop and its operating companies—PlainsCapital Bank, PrimeLending, and HilltopSecurities—are leaders in their respective industries. That is not something that just happens by chance. It's the result of an intentional and steadfast commitment to excellence, innovation, and building long-term relationships based on service and trust. We have worked hard to establish Hilltop as a preeminent financial services franchise, and we are investing in the future leaders who will guide our efforts into the next generation.

Leadership and professional development are priorities across our organization, with specific programs in place to encourage, mentor, and support leaders from within. In this edition of Momentum, we highlight some of these initiatives. Long-term success requires vision and commitment. By taking a strategic approach to leadership development, we are strengthening our organization's foundation and helping to ensure that our customers will have the guidance and resources they need to reach their future goals. Whether enterprise-wide or business-specific, our management, human resources, and training teams have developed forward-looking programs designed to enhance the skills of the many talented professionals who will help maintain our momentum.

And for Hilltop, momentum is more than just a word. It's more than the name of our iconic buffalo mascot and this quarterly newsletter. It is a cornerstone of our organization and permeates our culture. It represents a mindset that flows through everything we do, focused on the future and constantly working to improve every aspect of our business. Momentum helps us to anticipate challenges, identify opportunities, and develop solutions as a cohesive and motivated team. From our products and services to our technology and procedures, we're committed to exceeding our customers' expectations and striving for excellence. That's what momentum means to us.

In addition to our leadership development initiatives, you'll see several examples of Hilltop's momentum in the following pages—stories about our growth, culture, historic milestones, industry recognition, and more. Our leadership begins from within and extends out to each line of business, market, and industry we serve. I'm excited about what the future will hold for Hilltop and the legacy we're building.



Jeremy B. Ford
President and CEO

EMBRACING DIVERSITY, EQUITY, AND INCLUSION ACROSS THE ENTERPRISE

As work environments across the world have undergone substantial changes in recent years, one item remains constant: the importance of a company's commitment to the wellbeing of its workforce.

Recognizing the connection between wellbeing and diversity, equity, and inclusion in its workforce, Hilltop established its Diversity Momentum Council to identify ways to celebrate and engage the rich diversity represented within the organization, its customers, and the communities it serves.

The Council consists of 12 diverse Hilltop employees who are committed to building diversity, equity, and inclusion programming that fosters belonging for all employees across the Hilltop family. Their initiatives are targeted toward:

- Focusing on the needs and development of diverse employees within the enterprise
- Championing employee engagement activities and community involvement
- Contributing to the annual awareness and heritage recognition calendar for employee communications and events

"We want to be intentional in this effort, because the more we learn about and appreciate cultures and people with backgrounds, experiences, and interests that are different from our own, the more effective we are in helping everyone feel like they belong in the Hilltop family," said Talent Development Consultant Julie Kwan, who chairs the Council.

This year, the Council recognized heritage and awareness months, such as Women's History Month and Asian Pacific American Heritage Month, with internal communications, motivational quotes, and historical anecdotes. The Council will continue to lead recognition and celebration of other important heritage and awareness dates through the remainder of the year.

The Council's work is just starting, but it's a collective and cohesive step in the right direction. To quote the words of American poet Maya Angelou, "Do the best you can until you know better. Then when you know better, do better."

"We can 'do better' together as we aim to understand and value each other's differences to foster an inclusive workplace throughout the Hilltop companies. The contribution of each person makes us stronger and best equipped to serve our organization, customers, stakeholders, and surrounding communities," said Lecia Smith, attorney, tax and compliance and director of ESG.

HILLTOP HOLDINGS DIVERSITY EQUITY AND INCLUSION COMMITMENT STATEMENT

We value you! The Hilltop Holdings family is committed to the evolutionary journey of promoting awareness and the advancement of diversity, equity, and inclusion throughout our company and the communities we serve.

Hilltop encourages an inclusive environment, cultivating the strengths of varied perspectives, experiences, backgrounds, talents, and interests. We are composed of diverse identities, we embrace our employees' individuality, and we stand as one voice guided by our ICARE principles.

We believe diversity, equity, and inclusion are essential to Hilltop's innovative and collaborative culture which empowers employees to flourish, builds lasting relationships, drives success for our stakeholders, and makes us stronger.



75 YEARS OF HILLTOPSECURITIES

As HilltopSecurities celebrates its 75th anniversary this year, the company is looking back at how far it has come, while also embracing the future.

As most great success stories start with a solid foundation, HilltopSecurities was formed through the merger of First Southwest Company, a broker-dealer founded in 1946 and known for its municipal advisory practice; Southwest Securities Inc., a full-service broker-dealer since 1972; and M.L. Stern & Co., a California-based financial services firm known for its fixed income bond expertise and retail wealth management.

Today, HilltopSecurities is one of the leading municipal investment banks and one of the largest clearing services firms in the United States. The firm continues to focus on public finance, wealth management, fixed income capital markets, and structured finance/debt capital markets. HilltopSecurities now extends to 47 offices across the United States, while its new headquarters is located right in the heart of downtown Dallas. Seventy-five years is an incredible milestone that demonstrates more than just longevity. It speaks to HilltopSecurities' strength, stability,

and the key role it plays in this industry.

"We are proud of our past, but today our sights are clearly focused on the future," said HilltopSecurities President and CEO Brad Winges. "We are welcoming new clients in new markets, expanding our businesses, and becoming stronger than ever before. Our business is built on trusted relationships, and relationships are about people. It's been that way since 1946 and it remains true today."

As HilltopSecurities strengthens current relationships and works to build new ones, the company continues its commitment to support equity and inclusion in education across Texas. In honor of the 75th anniversary, through an online treasure hunt, the firm is providing Texas public school educators with a chance to win one of 10 donations of \$7,500 for their district's education foundations, as well as prizes for their classrooms. The contest will occur in October. Eligible Texas Public School educators may participate as individuals or include their classroom in the fun by solving riddles for a chance to win.

Investing in education, particularly for underserved students and their teachers, continues to be a priority for Hilltop, which last year pledged to invest \$1 million in Texas public schools. Backed by the entire Hilltop organization, this initiative is led by HilltopSecurities, which works with more than 270 public schools nationwide as a leading financial advisor.

In its home state of Texas, as part of that \$1 million education initiative, Hilltop has already partnered with Dallas ISD, Fort Worth ISD, and Houston ISD with donations to each district through its education foundation. The donations are designed to support the communities' most underserved student populations, such as at-risk youth, individuals below the poverty line, and minority student populations.

"We are leaders—innovators who are driven to bring our clients a level of expertise and insight they can't find anywhere else," says HilltopSecurities Chairman Emeritus Hill Feinberg. "We are proud to be celebrating 75 years of excellence and strength in this industry. This strength and success will help carry us into the future."

BEWARE OF LATEST TWIST IN OVERPAYMENT SCAM

As the world of online buying and selling becomes more and more common, fraudsters are finding unique ways to try to take your money. Now, there's a new twist to an old trick.

In the original overpayment scam, someone you don't know replies to your online auction posting and offers to purchase your item by check or a funds transfer service. They send you a check for an incorrect amount – often thousands of dollars in excess – and provide a false reason for giving you more than they owe. The scammer then asks the seller to deposit the check and wire back the difference, but when the check bounces, you're left without the merchandise you purchased, your promised payment, and the money you wired the scammer.

In a new twist on this scam, fraudsters often claim to be from a known company like Amazon or LifeLock. Instead of overpaying for goods, scammers will tell you that someone made a fraudulent purchase on your "Amazon" account, and they are going to refund you for the fraud. They'll ask you to go to your computer, log into your online banking, and verify the refund by sharing your screen with your online banking information pulled up. Remember, if you grant them access to your computer and you open your online banking, they have access to conduct transactions and manipulate data.

They then advise you of an overpayment on the refund and request you send the funds back to them. For example, if you were supposed

to receive a \$500 refund but it appears you received a \$5,000 refund, they request \$4,500 be wired to them. In reality, the \$5,000 refund is fake and you will lose the full amount of any money you send them.

So-called software companies also are running this same scam by asking for access to your computer to make updates or repairs. Once they've gained access to your computer and online banking, they can use overlay pages to make it look like your account, but it's fake. It will show an overpayment that is not really there.

Anytime you give someone access to your computer or account, you open yourself up to fraud. Do not open your online banking when you have granted someone access to your computer. If someone claims to have given you an overpayment or refund, do not send money to them. Verify with the company that is supposed to have conducted the refund by calling them at a number known to you. Never use a phone number provided by the party that has contacted you about the refund.

As fraudsters continue to evolve their scams, it's important for consumers to keep up their guard in order to protect themselves and their assets. PlainsCapital frequently publishes blogs on its website to help educate customers and arm them against becoming victims of fraud. You can learn more at PlainsCapital.com/common-fraud-scams.

PRIMELENDING NAMED TOP 30 BEST WORKPLACE FOR MILLENNIALS

PrimeLending recently ranked 29th on the 2021 Best Workplaces for Millennials by the Great Place to Work® and FORTUNE annual roundup. Spanning across all industries, this elite list ranks the top 100 United States-based companies and, for the fourth straight year, PrimeLending edged out several competitive residential lenders.

Rankings were decided based on anonymous survey results from more than 5.3 million people. This 60-question survey evaluated elements of team members' experience, including employee pride in the organization's community impact and whether they felt they had the opportunity to reach their full potential, no matter who they are or what they do for the organization. Criteria, like company values and the effectiveness of leaders, also were analyzed.

"We're thrilled to be recognized by our employees for PrimeLending's vibrant culture and exceptional workplace yet again," said PrimeLending President and CEO Steve Thompson. "The entire organization is committed to creating a work environment where all employees know they are valued, appreciated and empowered. Recognition like this is a clear indicator that the core of PrimeLending—the people—are thriving and we are successfully maintaining and evolving our unique culture."



Left to right: D'Angelo Williams, Eddie Jackson, Jr. (intern), Evandor Myers (intern), Latonia Donaldson, John Christoff, Milana Williams (intern), Monica Millican, Caren Ayala, Sherri White, and Joe Thompson got together for a fun teambuilding event and successfully escaped the Houston Escape Room!

Millennials aren't the only group of employees raving about their experiences. PrimeLending has recently received several workplace accolades by Great Place to Work® and FORTUNE, including #23 Best Workplaces in Financial Services and Insurance™ in 2021, #16 Best Workplaces for Women™ in 2020, and #73 Best Workplaces for Parents™ in 2020.

WORKING TOGETHER TO DEVELOP TOMORROW'S LEADERS

Hilltop and its subsidiaries are built upon a foundation of decades-long experience, established relationships, and deep industry expertise. This shared legacy has led to the industry-leading company we see today. But as any strong organization knows, long-term success requires looking to the future and developing tomorrow's leaders today.

Leadership development is a priority for Hilltop, central to its mission of creating a preeminent financial services franchise. Across the enterprise—from the holding company to PlainsCapital Bank, PrimeLending, and HilltopSecurities—the leadership, human resources, and training teams work to identify, encourage, and develop the future leaders of the organization.

"Hilltop's companies are leaders in their respective industries and that commitment to excellence extends to the professionals whose hard work makes our success possible," said Hilltop President and CEO Jeremy Ford. "Investing in and developing exceptional leaders is vital to our future. For that reason, we're very intentional in our approach to empowering and supporting employees at all levels of the organization."

In order to support leadership development across the organization, several programs already exist today.

Momentous Leadership

In 2021, Hilltop established its Momentous Leadership program, which builds upon previous initiatives to develop leaders across its family of companies. The seven-month program is designed to support early career professionals in building knowledge, skills, and abilities in foundational areas that developing leaders need to succeed.

About 20 employees representing the holding company and each of its subsidiaries make up this year's inaugural Momentous Leadership class. Class participants generally have three to five years of professional career experience and demonstrate initiative, leadership potential, and teamwork. Momentous Leadership class sessions will take place every month from August to February and cover topics such as strengths-based leadership, building relationships, communication, and career development.

"This program brings together emerging talent from each of Hilltop's companies and gives them opportunities to build an internal network they can leverage as their careers develop at Hilltop," said Hilltop's Ashley Rutz, director of human resources.

"LEADERSHIP AND
LEARNING ARE
INDISPENSABLE TO
EACH OTHER."

JOHN F. KENNEDY



Melinda Fleming, director, human resources, speaks to attendees at a Women's Momentum event.

Women's Momentum

In addition to Momentous Leadership, Hilltop also offers Women's Momentum, an ongoing program open to women across the enterprise designed to support their professional development and success. The program is spearheaded by an executive committee of women from across the Hilltop family of companies. The committee plans event offerings throughout the year addressing topics such as navigating career paths, leadership lessons, elevating women in the workplace, confident speaking, and more. Participants also have access to networking and community involvement opportunities.

Hilltop Holdings

In addition to enterprise-wide programs, each Hilltop subsidiary and the holding company have specific leadership and mentorship programs designed for their respective business lines. At Hilltop Holdings, managers have access to a Manager 101 curriculum,

which consists of a series of informational sessions offered to provide a refresher for experienced managers, or the basics for new managers. These sessions are strongly recommended for all people managers at Hilltop Holdings and cover topics such as communication, HR policies, manager responsibilities, teambuilding, best practices, and more.

PlainsCapital Bank

PlainsCapital's Banker Development Program is a comprehensive training program for qualified candidates interested in pursuing a career as a commercial lender. While in the program, individuals participate in formal classroom-style training, attend meetings with a variety of PlainsCapital lines of business and departments, and get to know key executives. The program allows aspiring lenders to learn about important commercial banking and credit analysis concepts, as well as PlainsCapital's unique business, as they advance their careers.

HilltopSecurities

In 2019, HilltopSecurities launched a multi-faceted professional development and training platform called HilltopSecurities University (HTSU). HTSU is available to all HilltopSecurities employees and is designed to help them cultivate a deeper understanding of the company and industry. In addition to providing online training opportunities for all employees, HTSU features business-specific areas of development as well. The Public Finance Analyst Program provides new public finance employees with learning and hands-on experience to become investment bankers. The Wealth Management Advisor Program provides new financial associates a pathway to become financial advisors by partnering with an established financial advisor or team of advisors to receive on-the-job training and mentoring.

PrimeLending

PrimeLending launched a new leadership development program in 2021 called Leading, Energizing, and Accelerating Performance (LEAP). The 7-month program allows participants to engage in individualized learning plans and work with senior leadership coaches to learn actionable skills. Read more about PrimeLending's LEAP program on the following page.



Among the participants in PlainsCapital's 2020 Banker Development Program were Dallas-area analysts (l to r) Maddie Baca, Brent Shrauner, Caleigh Ford, Patrick Keeley, and McKenna Lines.

PRIMELENDING HELPS FUTURE LEADERS ‘LEAP’ AHEAD

The not-so-secret ingredient to PrimeLending’s industry-renowned success is indisputably the people. So, after 35-plus years in the business, how does PrimeLending continually attract and retain top talent?

Each employee’s answer to this question is unique, but there is a common theme in the responses: PrimeLending is an organization that empowers people to be their best, both personally and professionally.

Most recently, this people-centric investment has taken form in LEAP, PrimeLending’s leadership development program that promotes Leading, Energizing and Accelerating Performance for the entire PrimeLending team by investing in employees’ growth on an individual level.

LEAPing Ahead

Off to a momentous start in its inaugural year, the LEAP program includes 50 participants representing both production and corporate employees across the nation. Spearheaded by nine senior PrimeLending leaders, this 7-month program kicked off with participants completing a comprehensive self-assessment that

generated a custom report used to build individualized learning plans.

The program begins with a self-paced curriculum in which participants leverage LinkedIn Learning curated courses and resources. Later in the program, participants collaborate in small breakout groups led by senior leaders to discuss timely topics and share best practices.

“Our small group has developed a camaraderie that has enhanced this experience,” said Sabrina Hawthorne, senior marketing manager for PrimeLending. “My pod members are highly-engaged managers from across the organization and across the country, many of whom I haven’t had the opportunity to work with otherwise. We have a lot of fun together as a group, and because we all come from different backgrounds and experiences, we have a lot we can learn from one another.”

Throughout LEAP’s duration, participants will explore three overarching themes: Team Leadership, Culture & Partnerships, and Peak Performance. Senior leadership coaches will dive into each of these areas and teach actionable skills that participants will leverage in both their personal and professional lives.

HILLTOPSECURITIES LAUNCHES HTS COMMODITIES DIVISION

HilltopSecurities expanded its commodities brokerage and trading business in August with the launch of a new division, HTS Commodities. The division consists of 19 experienced commodities professionals in Texas and Tennessee, including nine in Amarillo and three in Memphis, who joined the firm on July 30. The team will provide a full suite of commodities trading, risk management, and wealth management services to farmers and ranchers across the United States.

The new additions include managing directors Brock Thompson and Will Snead in Amarillo, who serve as co-heads of HTS Commodities’ central plains region, and managing directors Lewis Williamson and Marvin Coleman in Memphis, who serve as co-heads of the mid-south region. They join HilltopSecurities’ legacy team of seven commodities professionals in Plano, Texas. The newly expanded group is co-headed by Richard Konkel and Jerome Gaudry, with each bringing over two decades of banking, commodities, and financial engineering experience.

“The launch of HTS Commodities with the addition of 12 highly experienced and accomplished commodities and futures professionals is another important step in HilltopSecurities’ future,” said Brad Wings, President and CEO of HilltopSecurities.

“We are proud to welcome these talented individuals to our team and look forward to their contributions as we continue to seek opportunities to build this business and expand our product offerings to farmers and ranchers across the United States.”

HTS Commodities will focus on a broad range of commodities and futures trading, including livestock, grains, cotton, energy, metals, U.S. market indices, and U.S. and foreign currencies, among other wealth advisory services. In addition, the division will provide commodities consulting services and customized hedging strategies for producers, consumers, and investors. HTS Commodities’ recent hires more than double the size of the firm’s existing commodities desk.

“As a full-service investment bank, HilltopSecurities is focused on expanding across our business lines and the markets we serve to deliver a comprehensive suite of financial services for our clients,” said Konkel.

“The launch of HTS Commodities marks a significant milestone as we increase the scope of our trading and hedging solutions for individual and institutional clients. We’re excited to begin this next chapter for HTS Commodities,” added Gaudry.



PLAINSCAPITAL PROVIDES PERSONAL SERVICE THROUGH TECHNOLOGY

Traditional banking continues to evolve, as technology has allowed more customers to conduct business remotely. And, with rising concerns about the impacts of the COVID-19 Delta variant on day-to-day activities, health and safety practices are top of mind when going about routine banking requests. Customers want to stay safe, while also managing their accounts, which is why PlainsCapital Bank continues to enhance digital access for customers who are unable or prefer not to visit a branch in person.

One of the key new technologies PlainsCapital has implemented allows customers to visit with a teller remotely using a Personal Teller Machine (PTM).

PTMs are ATMs with the option to view and speak with a PlainsCapital teller through video technology, with extended hours of operation. The tellers assist customers Monday through Friday, 7 a.m. – 7 p.m., and Saturday, 9 a.m. – 1 p.m. PlainsCapital has 25 PTMs, with plans for 6 additional machines by the end of 2022. Most machines are located in branch drive thrus, but some PTMs are located in bank lobbies or vestibules. Through the PTM, customers have access to live teller with the press of a button. The teller can guide customers through their transactions and answer questions about their accounts, just as if they were meeting in person at a branch. PTMs are a popular option for customers wanting to minimize person-to-person contact without sacrificing personalized service.

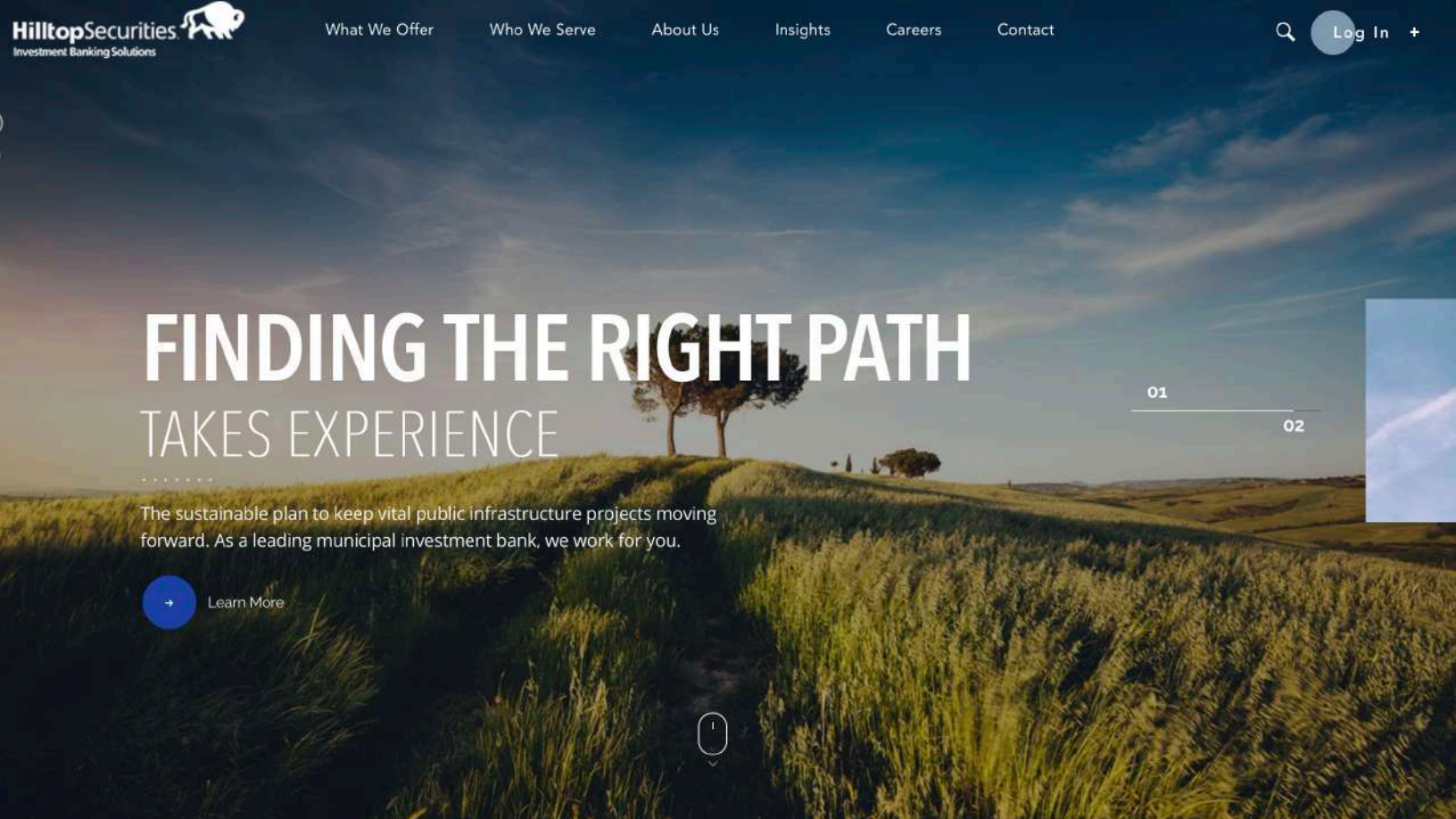
“Personal Teller Machines are about convenience,” said PlainsCapital’s Stacy Foster, manager, deposit operations. “Through PTMs, we are offering the customer a way to bank with a teller before our branches open, after our branches close, and on Saturdays – from the comfort of their car, through a one-on-one, focused video chat. This new service channel supports PlainsCapital’s commitment to service beyond expectations.”

The growing number of customers choosing to use PTMs instead banking in the branch lobby is further evidence of ongoing changes to the traditional banking model. The development of financial technologies like big data and artificial intelligence have revolutionized how customers manage their finances. These changes only increased during the pandemic, which forced a pause in face-to-face banking and required customers to adapt to digital applications more quickly.

PlainsCapital’s mobile app offers customers support through the ease and convenience of banking from a smartphone or computer. Individuals and business customers can pay bills, transfer money, deposit checks, change debit card controls, and monitor account activity from anywhere.

By enhancing the traditional banking model with modernized, technology-driven options, PlainsCapital has given customers the convenience they need without sacrificing the personalized experience they want.





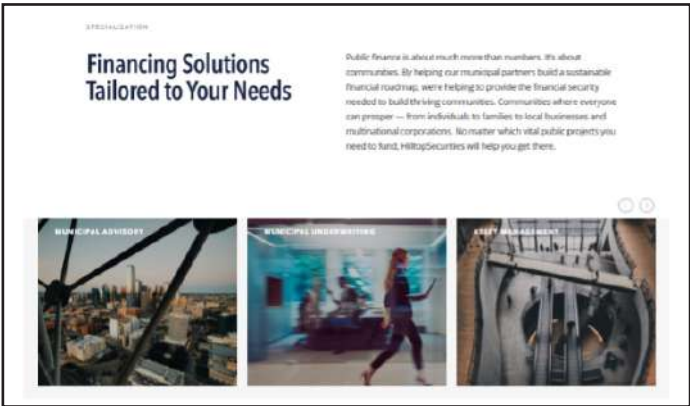
HILLTOPSECURITIES LAUNCHES NEW WEBSITE

As part of its 75th anniversary celebration, HilltopSecurities recently launched a wholly redesigned website, highlighting the breadth and depth of the firm’s full-service solutions, while also demonstrating its storied history across Dallas and the entire country.

“In this rapidly-evolving digital era, it’s critical to provide our clients an elite online experience that reflects the way they do business,” said HilltopSecurities President and CEO Brad Wings. “Our new website demonstrates that we’re a leading municipal investment bank and wealth advisory firm committed to providing full-service financial solutions throughout the communities we serve from coast-to-coast.”

The updated website features a modern aesthetic and elevates the user experience across all devices. The new site also includes revamped navigation and structure that allow visitors to more easily and efficiently find what they need. A new Insights dashboard allows users to read the latest news, blogs, and white papers, as well as hear from HilltopSecurities’ team of subject matter experts across multiple platforms and forums.

The new HilltopSecurities corporate website marks the first phase in a longer term effort to create additional microsites highlighting Momentum Independent Network, the newly formed HTS Commodities group, and other business units.



Visit the new website at [HilltopSecurities.com](https://www.hilltopsec.com)



BORROWERS RATE PRIMELENDING BEST-IN-CLASS FOR SECOND QUARTER

According to the second quarter MortgageSAT® Best-in-Class Lender results, PrimeLending continues to build on the momentum created earlier this year. The latest quarterly results, based on borrower ratings in the Independent Mortgage Banking tier, ranked PrimeLending first in four key categories:

- **Loan Officers**
- **Loan Processors**
- **Mortgage Application Process**
- **Online Tools**

MortgageSAT also ranked PrimeLending second in five additional main categories:

- **Likelihood to Use Again**
- **Customer Satisfaction**
- **Likelihood to Recommend**
- **Likelihood to Comment**
- **Net Promoter Score**

What is Net Promoter Score (NPS)? Growing in recognition as a key metric of customer loyalty, NPS gauges how likely a customer is to recommend a specific company based on their experience and satisfaction. In other words, it identifies how many customers are PrimeLending promoters. Narrowly missing on the first-place spot by one point, PrimeLending’s NPS finished at a stellar 14 points above the national benchmark score.

MortgageSAT is the industry’s only complete borrower feedback analysis program that provides lenders data-driven insights to improve the borrower experience. The Best-in-Class Lender results were calculated using more than 73,000 borrower evaluations from April 1–June 30, 2021. PrimeLending’s outstanding performance topped all other lenders in the Independent Mortgage Banking Tier.

“We closely monitor and use these benchmarks to not only validate we’re exceeding customer expectations, but also identify best practices and areas for improvement,” said Bruce Brown, head of retail sales performance and development at PrimeLending. “These results confirm that PrimeLending has the industry’s premier mortgage professionals, digital mortgage tools, and application process.”

In 2020, PrimeLending earned MortgageSAT® Best-in-Class Lender Awards for Best Online Tools and Best Application Process. The MortgageSAT Best-in-Class Lender Awards serve as a stamp of excellence and quality that recognizes the top-performing lenders by segment.

PLAINSCAPITAL EXPANDS LENDING GROUPS IN AUSTIN, HOUSTON, SAN ANTONIO

Complementing its ongoing expansion efforts, PlainsCapital Bank recently welcomed four lending professionals as senior vice presidents, senior commercial loan officers to serve its Austin, Houston, and San Antonio markets. The new hires include Laura Kane and Rodney Thompson in Austin, Mike Ellzey in The Woodlands, and Derrich Rodriguez in San Antonio.

“PlainsCapital Bank is thrilled to add these commercial lenders in four of our key markets,” said Steve Hambrick, Texas region chairman. “The talent Laura, Rodney, Mike, and Derrich bring will complement our existing teams and help us continue developing the Bank’s presence in Austin, the greater Houston area, and San Antonio.”



Kane has nearly 25 years of commercial banking experience, primarily in the Austin area. She received her bachelor’s in finance with a minor in Spanish from the A.B. Freeman School of Business at Tulane University.



Thompson has 25 years of financial services experience, including 20 in commercial banking. He received a BBA from Sam Houston State University and an MBA with a concentration in finance from Texas A&M University.



Ellzey has more than 20 years of commercial lending and banking experience. He received a BBA in finance from Sam Houston State University and holds a lending certificate from the University of Texas.



As a longtime resident of San Antonio, **Rodriguez** has two decades of banking experience in the area, including commercial real estate and SBA lending. He received a BBA in finance from Texas State University.

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