



momentum

3RD QUARTER 2022

IN THIS ISSUE

HILLTOPSECURITIES'
2ND ANNUAL
HILLTOP HUNT



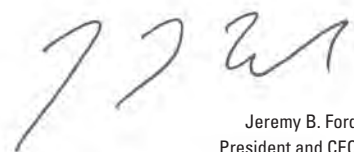
SUPPORTING PUBLIC EDUCATION

As we put summer behind us and move into fall, Hilltop's family of companies can look back on a busy third quarter. From completing another successful internship program to celebrating our company culture and giving back to our communities, the second half of the summer was an eventful time for Hilltop. And while we're looking forward to the cooler weather of autumn, that's about the only thing cooling off at this time of year. Across the organization, we're continuing to embrace opportunities to serve our customers and support our communities throughout the markets we serve.

Of course, the end of summer also means it's time for students and teachers to head back to school. At HilltopSecurities, that signals the kickoff of the Hilltop Hunt, an online treasure hunt that gives Texas educators the chance to win a share of \$50,000 for their school's education foundation or comparable teacher support organization. The first annual Hilltop Hunt took place last year, and we're excited to launch the event again on Oct. 5, World Teachers' Day. Educators will be able to participate through Oct. 21, and the drawing to select winners will take place soon thereafter. You can read more about the Hilltop Hunt in this edition of *Momentum*, and we hope you'll help spread the word about this great opportunity to support public education.

Also in this edition, we highlight some of the many ways we continue to celebrate Hilltop's strong culture, from company events at Texas Rangers and Kansas City Royals games to our latest Women's Momentum luncheon. Our culture of service and collaboration are key to our mission, strengthening our ability to help our customers achieve their goals. This year has been challenging for many, with significant economic volatility, rising interest rates, and inflation applying pressure to pocketbooks around the country. In times like these, our customers depend on us more than ever and I'm proud of the way our teams have gone above and beyond to provide the solutions they need.

As always, I want to thank our employees for their continued hard work and their unwavering commitment to serving our customers. We look forward to sharing more of their stories in upcoming editions of *Momentum*.



Jeremy B. Ford
President and CEO

HILLTOP'S FAMILY OF COMPANIES PROVIDES STUDENTS WITH PAID INTERNSHIP OPPORTUNITIES

The Hilltop Holdings family of companies recently completed its 10-week annual summer internship program offering students attending a four-year university the chance to gain real-world professional experience. This year, 76 students participated in internships across a variety of the firm's subsidiaries, business lines, and departments, including human resources, information technology, marketing and communications, finance, commercial lending, and capital markets.

"We're dedicated to investing in and empowering the next generation through our internship program," said Hilltop Holdings President and CEO Jeremy Ford. "It's important that we provide our interns with professional development, networking, and community involvement events and activities that can help them build the necessary skills for a career. This aligns with Hilltop's overall mission to foster positive opportunities that contribute toward the future of our clients, employees, and community members."

Summer interns gained first-hand experience, received invaluable mentorship from leadership, and gave back to their communities. In Dallas, Hilltop Holdings, HilltopSecurities, PrimeLending, and PlainsCapital Bank interns volunteered at the North Texas Food Bank where they packed 17 pallets of food containing 19,000 nourishing meals for families facing food insecurity. In Houston, PlainsCapital's interns were able to produce a meal per minute as they sorted, processed, and packed food at the Houston Food Bank.

"I believe supporting the next generation is a huge part of Hilltop's relationship-first approach, which distinguishes us from our competitors," said Senior Vice President and Director of Human Resources Ashley Rutz. "We've worked hard to continue developing and refining a competitive internship program that welcomes students pursuing a wide range of degrees and interests. I find it exciting to work with our interns and help them kick-start their career."

Hilltop is already preparing for next summer's internship program with recruiters and employees planning to attend a number of college career fairs, beginning in September.



Summer interns from Hilltop Holdings, HilltopSecurities, PlainsCapital Bank, and PrimeLending supported food-insecure families by volunteering at the North Texas Food Bank.



Dallas-area interns from the Hilltop Holdings family of companies worked with the North Texas Food Bank to pack more than 826 boxes of food for local residents.



PLAINSCAPITAL FRAUD PREVENTION: HOW TO PROTECT YOURSELF FROM ONLINE BANKING SCAMS

As inflation reaches a 40-year high and consumers look for ways to pinch pennies, fraudsters are continuing to scheme. One of the most common fraud attempts the PlainsCapital fraud department is seeing right now is online banking scams. There are two common methods fraudsters use to trick victims into giving them access to their online banking:

Claiming to be a Company That Overpaid a Refund

In this scam, fraudsters contact their target, usually by text or email, claiming to be a familiar company (ex: Amazon, Apple, Norton Life Lock). The scammer tells the unsuspecting customer that the company issued a refund to them, but the payment exceeded the correct amount. When the victim responds to the text, the fraudster then calls and requests remote access to their computer and asks them to log in to their online banking account for the company to “verify the overpayment.”

Once the victim has logged in, the fraudster is able to make transactions from the victim’s bank accounts. They will often transfer funds from one of the victim’s accounts into another to make it appear a payment has been made, hoping the victim won’t notice and will think the transfer is the excess refund. The scammer then attempts to convince the victim to wire them the amount that was “overpaid.” If a victim initiates a wire request to the bank directly and the funds are sent to the fraudster, it is very difficult to recover those funds. In some cases, the dollar amounts involved may be very large. The fraudster also may ask the victim to purchase gift

cards and provide a photo of the card to repay the overpayment. No reputable company is going to ask for repayment in the form of a gift card.

Claiming There is Fraud on Your Account

In another version of this scam, fraudsters contact the victim and claim there is fraud on their account. Similar to the refund scam, the fraudster requests remote access to the victim’s computer and then asks them to log into their online banking account. Once they have access, the fraudster displays a fake page so the victim cannot see what is happening behind the scenes; then, the fraudster secretly transfers money out of the account via electronic payment services. If the fraudster makes a transfer after the victim logs into their online banking, the activity will not appear to be suspicious to the bank, as it is being made from the victim’s normal IP address. After the transfer of funds, any recovery is very difficult and, in most cases, impossible due to the guidelines around electronic payment service transfers and the fact that the victim provided the scammer with access to their online banking.

Stay Alert

You should never grant someone access to your personal computer while you are logged into your Online Banking account. If you receive a call from someone requesting access to your computer or online banking, hang up immediately and do not communicate further. If you suspect your account might have been targeted by fraud, call 214.525.4699 to speak to a PlainsCapital Bank fraud expert.

PRIMELENDING ESTABLISHES MULTICULTURAL LENDING ADVISORY BOARD

Owning a home is part of the American Dream and, for over 35 years, PrimeLending has helped families across the country make this dream come true. Homeownership is a fundamental step to securing sustainable wealth and cultivating healthy communities. That’s why increasing homeownership in traditionally underserved markets through education, partnerships, and networking is one of PrimeLending’s top priorities.

To help the company achieve its lofty goals, PrimeLending has established a dedicated Multicultural Lending Advisory Board. Charged with providing honest feedback, timely insight, and creative solutions to senior and executive leadership teams, this board creates opportunities for PrimeLending’s salesforce to have greater representation and input into strategies for driving homeownership among diverse communities.

“This true advisory board will take an active role in identifying and establishing relationships with professionals and various trade organizations that focus on expanding homeownership in affordable lending markets,” said Latonia Donaldson, VP multicultural lending. Members of the inaugural Multicultural Lending Advisory Board met in Dallas for their first face-to-face meeting in June and already are making a significant impact by providing valuable insight on prospective sales initiatives, product enhancements, creative marketing, talent recruiting, and more.

“This group brings so much passion, knowledge and heart to this critical initiative,” added Donaldson. “We have enormous positive momentum coming out of our first meeting and I can’t wait to see what we can accomplish working together.”

The PrimeLending Multicultural Lending Advisory Board membership includes:

Victor Alarcon, III Loan Originator NMLS# 1622424	Nic Hartke VP, Recruiting
Arianny Arias Production Manager NMLS# 1039781	Felicia Scaife Loan Originator NMLS# 1351216
Manny Delgadillo Branch Manager NMLS# 352744	George Uribaz Branch Manager NMLS# 441894
Rosie Delgado Loan Originator NMLS# 541003	Brian Washington Senior Loan Originator NMLS# 658931
Brenda Gutierrez Loan Originator NMLS# 1755549	D’angelo Williams Production Manager NMLS# 1149197
Sabrina Hawthorne Senior Marketing Manager	

MO THE BUFFALO ROAMS AGAIN

For years, Mo the Buffalo has been a familiar figure at new branch openings, fundraisers, and other company-sponsored events as Hilltop’s iconic mascot and most visible brand ambassador. But when the COVID-19 pandemic arrived in 2020, social distancing requirements put a stop to most public events, and Mo’s travels were put on hold.

Mo spent the pandemic relaxing on the ranch he calls home in Weatherford. For about a year he made no public appearances, but as pandemic restrictions started to ease and people began returning to their normal lives, so did Mo. The first event Mo attended following the COVID lockdowns was Pioneer Days at Providence Christian School in April 2021.

Soon, Mo started traveling to more events throughout Texas, giving the public a chance to meet the most recognizable symbol of the Hilltop brand. This year, in addition to Pioneer Days, he also visited the Fort Worth Stock Show and Rodeo where he enjoyed interacting with fans of all ages. And later this fall he has several other events on his calendar, including the annual Cowboy Gathering in the Fort Worth Stockyards on Oct. 29.

Be on the lookout for your chance to meet Hilltop’s famous mascot in person as Mo the Buffalo roams Texas once again!



HILLTOPSECURITIES LAUNCHES ITS SECOND ANNUAL HILLTOP HUNT

On Oct. 5, 2022, World Teachers' Day, HilltopSecurities will launch its second annual virtual Hilltop Hunt, providing Texas public and charter school educators with the chance to win a share of \$50,000 in prizes.

"HilltopSecurities has a deep commitment to supporting public education, and the Hilltop Hunt is a fun way we can give back to Texas schools and honor the teachers who have such a positive impact on our future generations," said HilltopSecurities President and CEO Brad Wings. "When we started the Hilltop Hunt last year, we were excited to see the how many Texas teachers and students embraced the contest and what it meant to their districts."

Theme of this year's hunt: "Where's Mo?"

Hilltop's mascot, Mo the Buffalo, loves to roam, and participants in this year's contest will follow his tracks to see where he goes next as he visits his favorite Texas landmarks. The contest takes place entirely online at [HilltopHunt.com](https://hilltophunt.com), and for 10 business days, beginning on Oct. 5, participants will see daily riddles that provide clues about Mo's travels. By answering the riddles correctly, contestants will be entered into a drawing to win a share of the prizes. The fewer guesses it takes to answer the riddle correctly, the more entries they'll earn. The contest will remain open until Oct. 21 with past riddles available to anyone who joins, even after the contest has begun already.

There is no purchase necessary to enter or win, and the contest is open to anyone employed in a teaching role by a public school district or charter school in Texas teaching kindergarten through eighth grade.

Over \$50,000 in prizes

Once the contest has concluded, a drawing will be held to choose five Gold Prize and 10 Silver Prize winners. Each Gold Prize winner will receive a \$10,000 donation to the ISD Foundation, or comparable eligible teacher support organization of their choice, plus a pizza party for their homeroom class. The Silver Prize winners will win a pizza party for their homeroom class.

Once again, HilltopSecurities representatives plan to travel to the schools of each Gold Prize winner to present their prize and thank them for taking part and doing so much to make a difference in the lives of their students. Last year's check presentations took place in Denton, Kerrville, Highland Park, Corpus Christi, Lubbock, Boerne, Celeste, and Pflugerville.



[HilltopHunt.com](https://hilltophunt.com)



HilltopSecurities' Chief Administrative Officer Clare Graca and Mo the Buffalo presented 2021 Gold Prize winner Valerie Starnes of Mott Elementary and her students with a donation to the Pflugerville Education Foundation.



Among 2021's Gold Prize winners was Heritage Middle School art teacher Krista Duffield, who received a \$7,500 donation for the Frenship Foundation for Leadership. The check was presented by HilltopSecurities Head of Human Resources Melinda Fleming.



HilltopSecurities' Executive Managing Director, Co-Head of Public Finance David Medanich presented 2021 Gold Prize winner Genevieve Hart with a \$7,500 check for the Denton Public School Foundation.

THEAR SY SUZUKI SHARES HOW WOMEN’S MOMENTUM CAN “POWER UP” CAREERS

Power can mean many different things to different people. Some may view power as having great strength, while others may think of electricity. At Hilltop’s Women’s Momentum luncheon on July 22, women from across the organization gathered at the Communities Foundation of Texas in Dallas to discuss the importance of finding your inner power and owning your strengths.

The networking event gave attendees the opportunity to connect with women from all Hilltop subsidiaries, as well as with guest speaker Thear Sy Suzuki. Suzuki is a Global Client Service Partner at Ernst & Young and champions leadership development programs that build inclusive, innovative, and courageous leaders. Suzuki shared with the group her experiences with power throughout her life. When the Khmer Rouge took power over Cambodia in the late 1970s, Suzuki and her family became refugees, which she said gave her a feeling of uncertainty and self-consciousness that stayed with her into her career.

For a while, Suzuki was what she described as a “muted professional” who limited her beliefs about herself and her abilities—a commonality she has seen in other women. There came a point, however, where Suzuki’s mindset about herself shifted after she attended a “Power of Self” program. Suzuki used what she learned there to help other women discover their own power by examining and defining what “power” is. Here is how Suzuki breaks it down:



Thear Suzuki (pictured right) shares her personal and professional journey with the women of Hilltop.

Project confidence authentically: Be more self-aware to embrace who you are and what you bring to the table.

Owning your career: Knowing your purpose and values to own your life and choices in order to own your career.

Widen your network: Learn what to ask to connect with people and develop relationships, mentorships, and sponsorships.

Elevate your communication: Stop being overly apologetic and using hedge words so that you can put out the message you want and people see YOU.

Realize your purpose: Discover why you do what you do to create your “why” statement and put it into action.

Part of embracing your power, according to Suzuki, is to know that it is okay to get off track sometimes and to not worry about managing everything “perfectly” all of the time. It is key to remember that the only thing you can control in your life is how you choose to respond to things. “We have a choice, we always have a choice,” said Suzuki. “There is never a last choice to be made.” Breaking out of a fixed mindset and thinking about what else could be possible is how people can own their lives and careers.

As part of the luncheon, attendees had the opportunity to support Hilltop’s school supply drive benefitting Community Partners of Dallas. School supplies and monetary donations were collected to help prepare local children to go back to school. In honor of Suzuki, Hilltop also donated \$5,000 to Orchid Giving Circle, an Asian sisterhood that provides grants and fosters philanthropy primarily within and for the North Texas Asian community.



Toni Gibson (left), Quality Control Manager at PrimeLending, and Denise Owens (right), Fraud Manager at PlainsCapital, announce raffle winners.

HILLTOPSECURITIES REFRESHES LOCATIONS ACROSS THE COUNTRY

If you’ve visited the new HilltopSecurities’ headquarters in downtown Dallas, you’ve likely noticed its sleek décor, modern design, and an updated experience for both employees and clients. The opening of HilltopSecurities Tower in 2021 kicked off a series of branch refreshes across the country. The goal is to create a similar look and feel to provide a more consistent experience across its offices.

“We’re one company with 43 different locations,” said Clare Graca, chief administrative officer of HilltopSecurities. “We want our clients to have a similar experience no matter the location. These updates reflect our growing and expanding footprint.”

The branch refreshes include updated conference rooms, office spaces, cubicles, and décor. With employees back in the office after the COVID-19 pandemic, Graca hopes the renovations reflect HilltopSecurities’ investment in its employees and continue to inspire a collaborative workplace.

“From Monterey to Palm Beach, St. Paul to San Antonio and many places in between – not only are we refreshing our existing offices, but we are opening new locations as we continue to grow our footprint,” said Graca. “Our goal is to make sure that every location reflects HilltopSecurities’ important role as one of the nation’s leading municipal investment banks.”



Charlotte, NC office



Houston, TX office



Palm Beach, FL office

PLAINSCAPITAL’S DENTON GROUP CELEBRATES NEW OFFICE WITH CUSTOMER MEET AND GREET

On Aug. 23, 2022, PlainsCapital Bank hosted a reception at the Denton Country Club to celebrate its new Denton office at 100 West Mulberry Street, Suite 200. The event marked almost two years since the group led by Ernie McGee, branch president, began serving the Denton area.

More than 80 people attended, including customers, community partners, and PlainsCapital and Hilltop Holdings executive management and leadership. PlainsCapital Bank’s buffalo mascot, Mo, also attended the event.

“Our Denton banking group plays an important role in our business strategy,” said PlainsCapital Bank President and CEO Jerry Schaffner. “Opening PlainsCapital’s Denton office where our professionals can cater to local clients’ banking needs supports our investment in the families and businesses of North Texas.”

In the future, PlainsCapital Bank plans to transition its Denton group to a new state-of-the-art branch that’s currently under construction.

“Hosting our recent reception was an exciting way to help enhance our relationships with members of the community and learn more about how we can make a positive impact in the region,” said McGee. “We look forward to continuing to grow our presence and adding value in the Denton market.”



PRIMELENDING’S CHERYL HAYES NAMED TOP MARKETING LEADER BY HOUSINGWIRE



Every year, HousingWire Magazine celebrates the most creative and influential marketing leaders in the housing industry. These leaders have a track record of transforming brands, leading teams, and driving business results. PrimeLending is proud to announce that this year’s Top 50 Marketing Leaders list included Cheryl Hayes, PrimeLending senior vice president of marketing.

A strategic leader with a track record of turning high-impact ideas into tangible results, Hayes has assembled an energetic and talented marketing department capable of conquering challenges. Hayes raises the game of everyone she works with and cares deeply about making a difference in the lives of her team and coworkers.

Under Hayes’ leadership, PrimeLending’s marketing team has pivoted toward strategies that create authentic customer connections for the sales team, leveraging best-in-industry digital tools to win new business in a challenging marketplace. Since joining PrimeLending in 2012, Hayes has grown the team from six to nearly 20 professionals by adding specialized skills and resources in areas such as digital marketing, search engine optimization, social media, user experience, and graphic design.

Outside of PrimeLending, Hayes is actively involved in the Dallas marketing community and has been a member of the prestigious CMO Forum, which brings together Chief Marketing Officers from the city’s most dynamic companies to share best practices, discuss trends, and network. In addition, she has led local coat drives for One Warm Coat and is an active volunteer for Clothe A Child, an organization dedicated to serving the clothing needs of economically disadvantaged kids.

PRIMELENDING HOSTS 10TH ANNUAL PRIME TIME TAILGATE

Earlier this summer, PrimeLending’s 11 Kansas City branches hit it out of the park once again at their annual Prime Time Tailgate at the Royals’ Kauffman Stadium. This year marked the 10th year PrimeLending has hosted the hugely popular event for business partners and special guests, and oh how it’s grown. In the first year, new-to-the-market, PrimeLending had only eight loan officers and one branch to host the 400-plus business partners. This year, 50-plus loan officers representing the 11 KC-area branches welcomed approximately 2,000 guests to the tailgate. Featuring sponsor tents, a DJ, and custom designed t-shirts, the tailgate also hosts gift auctions to help raise funds for local military-related charities.



“Prime Time started as a spark of an idea to build brand awareness and recruit business partners,” said Brian Conaty NMLS# 652306, area manager for Kansas City. “And it’s been incredibly successful as real estate agents from across the city begin asking about it as soon as baseball season starts and enjoy wearing Prime Time PrimeLending t-shirts all year long.”

How successful? PrimeLending has consistently been among the top purchase lenders in for the greater Kansas City market in recent years. But even more importantly, the company has earned a reputation for providing borrowers and business partners outstanding service.

“This year was our most successful tailgate yet,” added Conaty. “I’m so proud of how the whole Kansas City team rallies around this event to bring value to the PrimeLending brand.”

HILLTOP HOLDINGS AND HILLTOPSECURITIES VISIT THE BALLPARK



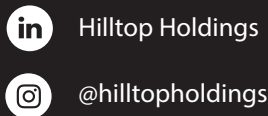
Hilltop Holdings recognizes the importance of a strong, positive workplace culture that helps employees flourish in both their professional and personal lives. As part of the company’s mission to enrich co-worker relationships, the Hilltop Holdings and HilltopSecurities Culture Councils recently came together to plan two fun-filled Family Nights at Globe Life Field.

Approximately 650 Hilltop employees and their family members from departments across the enterprise attended. Mo the Buffalo also made a special appearance at the HilltopSecurities event! The Culture Councils look forward to planning more fun events like these in the future.



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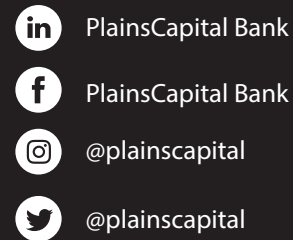
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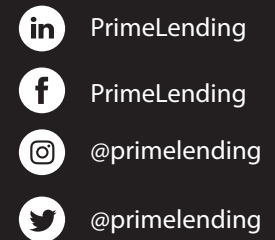
HilltopSecurities



PlainsCapital Bank



PrimeLending



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