



momentum

4TH QUARTER 2023

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TENURED LEADERS



BEGINNING A NEW CHAPTER

Change is sometimes difficult, but that doesn't mean it has to be. When PlainsCapital Bank President and CEO Jerry Schaffner announced his plan to retire as of May 1, 2024, it signified the end of an incredible 42-year career. He has been with PlainsCapital since its very beginning, and to say he will be missed is an understatement.

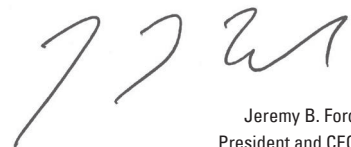
But it also is something to celebrate. Jerry deserves this well-earned opportunity to spend more time with his family and shift his focus to other things he is passionate about. This transition also represents a continuation for the Bank. While we will miss our day-to-day interactions with Jerry when he retires in May, he will remain on the Bank's board of directors, providing valuable insight and guidance as he always has. And PlainsCapital's new President, Brian Heflin, and new Chief Operating Officer, Pete Villarreal, are respected and proven leaders who deeply understand our mission. Both have been part of the Bank since its earliest days, and I look forward to working closely with them and the rest of the Bank's leadership. They epitomize the culture of service and excellence that defines PlainsCapital and the entire Hilltop family of companies.

You'll see examples of that culture throughout this edition of *Momentum*—from our support of the American Cancer Society's Making Strides Against Cancer 5K Walk and the Rise Cup Classic Golf Tournament benefitting the Ashford Rise

School of Dallas, to our Women's Momentum Luncheon and annual Halloween celebration. We're focused on improving our communities, building relationships, and helping others.

I'm also especially proud of the industry-wide recognition of our colleagues that we feature in this edition. Across our diverse business lines, our professionals stand out as leaders in their fields who have a positive impact, not only on their customers, but on their industries as well. That is a direct result of the strong culture of collaboration and excellence we nurture throughout the year.

As we close out 2023 and enter a new year, I am excited about the opportunities ahead to continue making a difference and advancing our industries. Our success is driven by the loyalty of our customers and the many dedicated employees who work so hard to help them reach their goals. I'm grateful to have you as a member of the Hilltop family, and I wish you all a very happy New Year.



Jeremy B. Ford
President and CEO



HILLTOP ANNOUNCES PENDING RETIREMENT OF PLAINSCAPITAL BANK PRESIDENT AND CEO JERRY SCHAFFNER

Hilltop recently announced that Jerry Schaffner, President and CEO of PlainsCapital Bank, is retiring on May 1, 2024. At that time, Hilltop President and CEO Jeremy B. Ford will become CEO of PlainsCapital Bank. In anticipation of the transition, PlainsCapital Chief Operating Officer Brian Heflin has been named President of the Bank, and current Chief Administrative Officer Pete Villarreal has been named Chief Operating Officer effective immediately. Schaffner will continue to serve on PlainsCapital Bank's board of directors, and Ford will continue to serve as President and CEO of Hilltop and Chairman of PlainsCapital Bank following the transition.

"Jerry Schaffner has had an astonishing career spanning 42 years and has been a key leader at PlainsCapital since its very beginning in 1988," Ford said. "As we celebrate his well-deserved retirement and implement our succession plan, I am honored and grateful for the opportunity to build on Jerry's legacy. This is an exciting time for our organization, as we remain focused on supporting and growing our markets and enhancing the Bank's connectivity and profitability. We are fortunate to have Brian as President and Pete as COO, as both bring proven tenured leadership to their new roles. I look forward to working with them and the rest of the Bank's leadership as we continue to serve our customers, employees, communities, and shareholders."

Schaffner joined PlainsCapital in 1988 as a vice president in Lubbock, Texas. During his tenure, he has served as Chief Lending Officer and Banking Group President, before being named President and CEO in 2010.

"PlainsCapital has been an important part of my life for the past 35 years, and I consider our organization to be part of my extended family," Schaffner said. "While my decision to retire was a

difficult one, I know it is the right time for both me and the Bank. PlainsCapital is in a remarkable position, and I have complete confidence in the Bank's leadership. My time at the Bank has been incredibly rewarding, and I look forward to this exciting next chapter."

Heflin joined PlainsCapital Bank in 1987 and led the Bank's entry into the North Texas region in 1999. In addition to his position as Chief Operating Officer, he previously has served as North Texas Region Chairman and President of PlainsCapital Bank's Turtle Creek branch in Dallas.

"I am honored to serve in my new role as President of PlainsCapital Bank and look forward to working closely with Jeremy, Pete, and the rest of the Bank's leadership throughout the transition period and beyond," Heflin said. "I am happy for Jerry as he enters retirement and want to express my deep gratitude for his 35 years of guidance and leadership. It has truly been an honor working alongside him."

Villarreal joined PlainsCapital Bank in 1988 and previously served as Chief of Bank Operations before being named Chief Administrative Officer in 2012.

"I am excited about the beginning of this new phase for PlainsCapital and consider it a privilege to serve in my new role as Chief Operating Officer," Villarreal said. "Jerry has been a friend and mentor for more than three decades, and I congratulate him on his pending retirement. Following his example, the Bank will remain focused on providing the highest level of service for our customers and working to enhance our operations throughout the markets we serve."

PRIMELENDING LEADERSHIP GARNERS SEVERAL INDUSTRY ACCOLADES

PrimeLending takes pride in its exceptional team of professionals across the country. After all, the company's employees are the ones who help PrimeLending keep improving. However, it takes great leadership to steer a great team, and PrimeLending is lucky to be led by some of the industry's finest. Four members of the PrimeLending leadership team have recently been recognized for their achievements in the mortgage industry.



Steve Thompson, President and CEO, was honored with the 2023 HousingWire Vanguard Award. This prestigious award recognizes 100 people per year across the country, which is a testament to Steve's accomplishments and vision in the mortgage industry. His strong, steady leadership and results-oriented focus have served as PrimeLending's guiding light that always keeps the team working toward developing solutions for the company, its employees, and customers. Steve's dedication demonstrates what PrimeLending can achieve when the team locks arms, collaborates, and continues to push the boundaries of excellence and innovation.



Diana McKeever, SVP and Technology Product Manager, was named a 2023 HousingWire Insider, bringing home yet another award from one of the top industry publications. This award recognizes operational all-stars in the mortgage industry. Diana was selected by HousingWire for her pivotal role in PrimeLending's success. For nearly 20 years, Diana has played an integral role in how the company uses technology to enhance the loan experience for its loan officers and customers alike. She continues to spearhead ongoing enhancements to help PrimeLending keep upping its lending game.



Kim Harland, SVP and Regional Manager of the Desert District, was selected for the HousingWire Women of Influence 2023 list. Kim's extensive experience, dedication, and enthusiasm for helping others are just a few of the traits that landed her on this esteemed list. As a Woman of Influence, HousingWire recognized Kim for her contributions to PrimeLending and the mortgage industry as a whole.



Rounding out PrimeLending's leadership showcase is **Gene Lugat**, EVP, Industry Relations and Retail Strategy. Gene has been named the Mortgage Bankers Association (MBA) Residential Boards of Governors (RESBOG) Chair for 2024, which speaks volumes about his expertise, dedication, and impressive career in the mortgage industry. A national position, this appointment is a reflection of Gene's incredible accomplishments and extensive leadership experience. With more than 35 years in the industry, Gene has been an MBA RESBOG board member, chaired the MBA Mortgage Action Alliance Committee, and served on the MBA MORPAC Committee.

Congratulations to Steve, Kim, Diana, and Gene on these well-deserved recognitions!

HILLTOPSECURITIES' ANNUAL HILLTOP HUNT AWARDS \$50,000 TO SUPPORT EDUCATION

HilltopSecurities had a record number of Texas educators take part in this year's Hilltop Hunt – an online contest where participants solve 10 riddles to follow the tracks of Mo the Buffalo as he visits some of his favorite Texas landmarks. You can test your knowledge by solving a few of this year's riddles below (see answers at bottom of this page).

At the conclusion of the contest, entries were tallied and winners were drawn randomly. Five Gold Prize winners won a \$10,000 donation to their ISD foundation or comparable eligible teacher support organization, plus a pizza party for their homeroom class. Ten Silver Prize winners won a pizza party for their homeroom class. HilltopSecurities is proud to recognize teachers across the Lone Star state who work so hard to educate tomorrow's leaders and make a difference in so many lives. For official rules and to see the list of this year's winners, visit hilltophunt.com

1

*An outpost on the old frontier,
the state's first hospital? It was here.
We're encouraged to always remember its name
and the bravery of those who gave rise to its fame.*

2

*It was carved by a fork many eons ago,
its colorful layers exposed by the flow.
Where bison and cattle were once herded through,
bikers and hikers now come for the view.*

3

*Where miners once dug for cinnabar ore,
a true Texas ghost town was left to explore.
For the State Dish of Texas, this town is renowned,
and the best bowl of red in the world is so crowned.*

Answers: 1. The Alamo; 2. Palo Duro Canyon; 3. Terlingua



PLAINSCAPITAL CELEBRATES OPENING OF ITS WOODWAY BRANCH

PlainsCapital Bank hosted an official grand opening event for its Woodway branch in Houston on October 25, 2023. The event marked four months since the new location began serving the Houston metro region.

More than 120 people attended the grand opening, including city leaders, residents of the community, Bank customers, and executives from PlainsCapital and its parent company, Hilltop Holdings. Guests enjoyed live entertainment and refreshments and had the opportunity to tour the new space and mingle with Woodway bankers.

The Woodway branch is located on the ground level of 5005 Woodway Drive and is led by Executive Vice President of Lending Faraz Ahmad. It is one of five PlainsCapital branches in the Houston metro and one of 58 branches across Texas.

In addition to the full service branch lobby, the new location also features a drive-thru and ATM. Ahmad expressed his enthusiasm for the new branch, saying "PlainsCapital has a long-standing relationship with the Houston community. We look forward to continuing to build new and existing relationships and providing best-in-class products and guidance to Houston businesses and individuals."

HILLTOP FAMILY OF COMPANIES SUPPORTS AMERICAN CANCER SOCIETY

During the month of October, the Hilltop family of companies teamed up to support the American Cancer Society's fight against cancer. The 2023 Hilltop Family of Companies vs. Cancer month-long campaign wrapped on Oct. 31 with great participation from across the organization. Dallas-Fort Worth area employees from Hilltop, PlainsCapital Bank, PrimeLending, and HilltopSecurities raised \$5,405 to help the American Cancer Society save lives, honor cancer survivors, and spread the word about reducing cancer risk. Hilltop doubled the match with an additional \$10,810 corporate donation, bringing the team's total contribution to \$16,215.

In addition to the fundraising efforts, 63 employees registered to participate in the Oct. 28 North Texas Making Strides Against Cancer 5K Walk at Choctaw Stadium in Arlington. With the addition of friends and family, there were more than 120 participants registered to represent Team Hilltop.



HILL FEINBERG ELECTED TO THE BOND BUYER HALL OF FAME AND MATTIE PRODANOVIC RECOGNIZED AS A RISING STAR



*Hill Feinberg
Chairman Emeritus
HilltopSecurities*



*Mattie Prodanovic
Senior Vice President
HilltopSecurities*

In September, HilltopSecurities Chairman Emeritus Hill Feinberg was inducted into The Bond Buyer Hall of Fame for his enduring contributions to the municipal finance industry. Additionally, The Bond Buyer selected HilltopSecurities Senior Vice President Mattie Prodanovic as a Rising Star, which recognizes municipal finance professionals under 40 who have demonstrated exceptional leadership and made positive contributions to their community.

After serving as a first lieutenant in Vietnam, Feinberg began his career in finance in 1971. In 1991, he bought FirstSouthwest Company with a small group of investors and served as its Chairman and CEO for 25 years. Under his leadership, the company won 29 "Deal of the Year" awards, cementing its reputation as a leading municipal finance firm. He guided FirstSouthwest through the sale to PlainsCapital and the merger with Southwest Securities to form HilltopSecurities. He is currently Chairman Emeritus of Hilltop Securities and serves on the Hilltop Holdings Board of Directors. In addition to his work in finance, Feinberg continues to devote his time to civic and charitable organizations.

Since starting her career in public finance in 2015, Prodanovic has quickly emerged as a leader. Based in Denver, Prodanovic specializes in working with school districts. Her extensive knowledge of education policy has earned her a reputation as a thought leader in Colorado's K-12 education space. She regularly advises school district CFOs on education-related legislation and has developed financial models to help schools manage their mill levy for operational and capital needs. Since joining HilltopSecurities in 2017, Prodanovic has played a key role in adding school districts as municipal advisory clients.

HILLTOP DEFENDERS DEFEAT EVIL AI SENTRON THIS HALLOWEEN



This Halloween, there was a plan to build a team with diverse, yet complementary, strengths and have them work together to defend the ideals of integrity and excellence. If you've watched the latest Hilltop Halloween video, you'll know that mission was achieved.

Employees across the enterprise, once again, came together and dusted off their acting skills for a remarkable performance as the Hilltop Defenders, a team of superheroes, set out to defeat an evil AI Sentron. With Marvel as their inspiration, Nick Fury, Thor, Black Widow, Captain America, The Hulk, and Tony Stark teamed up to get the job done.

"No one has more integrity than the Defenders," exclaimed the character 'Jenny from HR'—a.k.a. Hilltop Holdings Senior Corporate Recruiter, Andrea Regula.

The cast proved they were up for the challenge of this unique video shot completely on a green screen. The acting was all real, but the backdrops and special effects came to life thanks to veteran video producer, Walker Schupp.

But don't be fooled, these actors did their own stunts! Captain America, played by Hilltop's President and CEO Jeremy Ford, performed an epic high kick to combat a swarm of attack drones. Thankfully, no hamstrings were pulled in the making of this film.

Hilltop Halloween always proves to be bigger and better each year, and The Hilltop Defenders did not disappoint. You can watch the video on Hilltop Holdings' YouTube channel. Now it's time to plan for 2024!

PRIMELENDING'S FORWARD COMMITMENT PROGRAM BRIDGES INVENTORY GAP

It may come as no surprise that one of the biggest hurdles facing homebuyers in today's market is a lack of inventory, including new construction homes. To have the resources to start new houses, home builders need to sell their existing inventory. That's where PrimeLending comes in by recently launching Forward Commitment, a program to help builders move houses and homebuyers to buy now.

With Forward Commitment, a builder enters into a short-term agreement (typically 60 days) with PrimeLending to secure a block of funds at a lower-than-market interest rate. This allows the builder to, in turn, offer a lower interest rate to their customers, if they close their loan with PrimeLending*. The result, homebuyers have a compelling reason to choose that specific builder.

For example, earlier this year, a builder in the Carolinas signed a \$3 million Forward Commitment agreement and was able to offer a much lower-than-market interest rate. In just 14 days, the builder sold 10 inventory homes, without offering incentives.

A potential win for everyone involved, Forward Commitment makes buying a home more affordable for families and building a home more efficient for builders—all thanks to PrimeLending.

**No guarantees, limited funds available. Program offer subject to PrimeLending approval and a fully executed Builder Forward Commitment Agreement. Minimum committed block amount and loan lock duration period subject to change. All loans subject to final credit and approval and acceptable property. Conditions and restrictions may apply.*

PLAINSCAPITAL BANK SPONSORS THE RISE CUP GOLF TOURNAMENT

In August, PlainsCapital Bank was a proud supporter of the TouchDown Club of Dallas' annual Rise Cup golf tournament at Brookhaven Country Club. The event saw a record number of 288 golfers team up to play for a good cause – the Ashford Rise School of Dallas.

The Rise Cup is one of several annual events organized by the TouchDown Club of Dallas to raise funds for the school. As a non-profit organization, the club provides financial and volunteer support to the school, its students, and their families. The school offers education, intervention, and therapy services to children aged six months to six years with developmental disabilities. Since 1998, the TouchDown Club of Dallas has raised over \$15 million for the school. The club has given over \$1 million annually for the past two years, which funds over half of the school's yearly budget. This year's Rise Cup alone raised approximately \$200,000.

For the second year in a row, PlainsCapital Bank was the official presenting sponsor of the Rise Cup. To help kick off the event, PlainsCapital hosted a table with giveaway items for golfers, and Mo, the Bank's live buffalo mascot, made an appearance at the country club. Golfers had the opportunity to meet and take photos with Mo before teeing off.



HILLTOPSECURITIES EXPANDS FIXED INCOME BUSINESS

HilltopSecurities has recently hired over a dozen experienced Generalist Fixed Income Capital Markets sales and trading professionals in its Memphis office, including an accomplished Small Business Administration (SBA) trading and securitization team. The addition of the recent hires makes HilltopSecurities' Memphis office one of the firm's largest Fixed Income Capital Markets locations.

"Our new additions in generalist sales are part of a strategy to expand our fixed income business and other client-focused product areas in Memphis and across the nation more broadly," said HilltopSecurities President and CEO Brad Wings. "The addition of SBA trading and securitization provides HilltopSecurities with a new client vertical, offering another unique product area of expertise for our bank clients and other fixed income buyers."

SBA Trading and Securitization

Among the new hires are SBA Trading and Securitization professionals and leaders Carl Stimmel, Mike White, and Zack

Bishop. Thirty-year fixed income industry veteran Stimmel will serve as Head of SBA Business Development, overseeing this new line of business at the firm. White and Bishop will co-head the SBA trading and securitization effort.

In addition to the new hires in Memphis, HilltopSecurities has added several experienced trading and analytics professionals throughout the U.S. in recent months. In September, the firm welcomed Todd Story to its generalist fixed income sales team in Austin, Texas. Story brings more than 25 years of fixed income experience to the role.

"I look forward to working closely with our new team members as we continue expanding our product areas of middle market sales, as well as structured products and SBA trading," said Jason Lisec, Co-Head of Fixed Income Capital Markets. "The combination of our new trading resources allows us to continue helping more clients reach their investment goals."

PLAINSCAPITAL CELEBRATES WOMEN IN SMALL BUSINESS

October was National Women's Small Business Month, a time to acknowledge the contributions made by female entrepreneurs across various industries. In Texas, women own an estimated 1.25 million small businesses, and the state ranks among the top 10 best states for women entrepreneurs.

An increasing number of women are breaking barriers in industries that have traditionally been male-dominated. PlainsCapital Bank customer Camille Barton is one of them. Barton is an engineer and the CEO of Purdy-McGuire, a Dallas-based leader in the commercial construction industry.

The daughter of a teacher, she had a passion for math and science, but wasn't sure how to make it a career.

"I didn't know what an engineer did, or that my career would end up with commercial construction," said Barton.

When she joined Purdy-McGuire in 2007 her path was set.

"I chose Purdy-McGuire out of college as it gave me a 'small town' feel being a company of 30 people in the middle of a massive city; 16 years later – that is still the same!" she said.

Barton assumed the CEO role when she bought the company in 2016. Today, she is still very hands-on in designing and managing projects for clients across all market segments the company serves. She says Purdy-McGuire's collaborative sense of community sets it apart from its competitors.

"Sure, there are calculations to be done and systems to be designed, but the best part of Purdy-McGuire is the people and the philosophy of working as a team towards a common goal."



Camille Barton, CEO, Purdy-McGuire

For aspiring women entrepreneurs, Barton offers valuable advice.

"Surround yourself with people who are smarter than you and who believe in you. Women particularly tend to suffer from Imposter Syndrome, and I did as well. Don't let that hold you back! I have so many amazing supporters and cheerleaders that have given me the confidence to be where I am today and helped me to lead proudly and genuinely."

BEWARE OF THE IMPOSTER SCAM

Halloween may be over, but fraudsters are up to their tricks all year long. They will go to any length to get access to your money and sensitive information, even putting on a disguise. There has been a rise in one of their tactics—called the imposter scam. In this scheme, fraudsters will contact you and pretend to be from your bank's fraud department. You might receive a call, text, or email saying there is suspected fraud involving your account. The fraudster will then ask for information to "verify" that you are the account holder.

The goal of the fraudster is to obtain sensitive information about you and your financial accounts. If they are successful, the fraudster could access your online banking accounts and from there they can initiate wire transfers, change your contact information, link external accounts, and more. They could even use the personal information you provide to impersonate you to the bank or other merchants. Keep in mind the fraudsters might claim to be from familiar and trusted businesses, such as Amazon, LifeLock, or Microsoft, to name a few examples.

It is very important that you do not provide information about your accounts to anyone over the phone, text, or email. Your bank and its fraud department will never ask you for:

- Your login information
- Your full debit card number with expiration date and CVV number
- Your FULL account number (the bank will only ask you to verify the last 4 digits of your account number)
- One-time passcodes
- Your online banking password (without giving you a hint)

If you suspect that you are talking to a scammer, it is a good idea to hang up the phone or stop replying to their texts and emails. PlainsCapital customers should call the Bank using a known number (866.762.8392) and ask to be transferred to the Fraud Department. If you believe you may have given out personal information to a scammer, contact your account officer to report the incident. Our officers will further advise you on the next steps to take to make sure your accounts are secure. To learn more about common scams you should watch out for and how to protect yourself against fraud, visit the Fraud Resources page on the PlainsCapital Bank website.



PRIMELENDING UPGRADES DIGITAL EXPERIENCE FOR CUSTOMERS

In an era when customers' expectations continue to evolve, providing borrowers with a secure, streamlined, and intuitive digital experience is more critical than ever. This fall, PrimeLending took a significant leap forward in delivering a best-in-class experience by introducing the all-new "Apply Now" online application and "Home Loan Tracker" consumer portal.

Offering a seamless integration with the company's Blue Sage Loan Origination System, these new platforms not only enhance current processes but also lay the foundation for even more efficiency in the future. Key features of the upgrade include:

- Streamlined Desktop and Mobile-Friendly Experience: It's easy for customers to view, navigate, and ultimately apply on any device.
- Point and Click Integrations: Simplicity at its best—providing necessary information and verifying income, employment, and assets has never been easier.
- Fee Payment and Document Upload Capability: Customers can keep their loan on track by uploading required documentation and paying fees directly through the platform.
- Spanish Language Translation: Confidence and convenience for PrimeLending's Spanish-speaking customers as they navigate the application process.

As PrimeLending embraces the digital age, the company remains steadfast in its commitment to providing customers a more transparent, efficient, and user-friendly mortgage experience. The future holds exciting possibilities, and PrimeLending is dedicated to staying ahead of industry changes, embracing technology, and delivering superior customer service.



WOMEN'S MOMENTUM HOSTS ANNUAL LUNCHEON FEATURING KELLIE RASBERRY

This past August, 192 women across the Hilltop family of companies gathered at the Communities Foundation of Texas in Dallas for the fourth annual Women's Momentum Luncheon. The networking event gave attendees the opportunity to connect with women from all Hilltop subsidiaries and hear from guest speaker Kellie Rasberry.

Rasberry is in her 29th year as an on-air radio personality on The Kidd Kraddick Morning Show. The show, based in Irving, Texas, is syndicated nationally in over 70 markets and has garnered great success over the years. In addition to her work on the show, Rasberry co-hosts two podcasts: "A Sandwich and Some Lovin'" with her husband, Allen Evans, and "Love Letters to Kellie" with Robert Ehrman.



During the luncheon, Rasberry was interviewed by HilltopSecurities Chief Administrative Officer Clare Graca and answered questions from the audience. The conversation centered on the importance of being yourself in the workplace and advancing your career without compromising your individuality.

Rasberry shared her experiences in the radio industry and offered advice on how to grow professionally. Her core message was simple yet powerful: there is no substitute for being your authentic self, as long as you are being the best "you" you can be. She emphasized the importance of surrounding yourself with colleagues who value authenticity and encourage you to be yourself. To drive this point home, Rasberry shared a personal story from her early days as a radio co-host. She admitted that she initially tried to hide her Southern accent on air, but a colleague encouraged her to embrace her accent and personality. Rasberry followed this advice and quickly realized that being herself and owning her unique qualities was essential to her success.



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