

# momentum

3RD QUARTER 2024



IN THIS ISSUE

# HILLTOP FAMILY OF COMPANIES NAMED TOP WORKPLACES



# EMBRACING CHANGE AND A BRIGHT FUTURE

The strong culture we've created across the Hilltop organization is not only a source of pride, it is a key component of our success. Our employees are dedicated, engaged, and committed to supporting each other, our customers, and our communities. That's why it is so rewarding to see our culture recognized with the recent announcement that Hilltop, PlainsCapital Bank, PrimeLending, and HilltopSecurities were each named Top Workplaces in the Financial Services Industry for 2024.

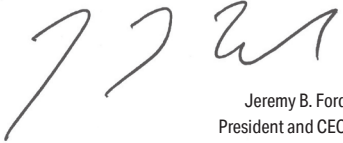
The Top Workplaces designation is based on the results of an enterprise-wide employee engagement survey conducted by an outside third party. The feedback we receive provides important insights that help us to strengthen our organization and its culture. Building our culture is an ongoing effort involving our Culture Council and other groups within the organization, such as our Diversity Momentum Council and Women's Momentum. But most importantly, every employee plays a critical role. Their hard work and shared commitment to our family of companies are the source of our strength. The sum of their individual contributions is what shapes and defines Hilltop's culture.

I'm proud that the level of employee engagement is so high across all of our companies that each one was recognized as a Top

Workplace — a designation that is earned by very few of the eligible companies. You can read more about the awards and the results of the survey in this edition of *Momentum*.

Also in this edition, we highlight some of the many ways our teams are delivering innovative solutions for our customers, supporting our communities, and expanding our role as leaders in the industries we serve. All of these efforts are tied directly to our culture, as we seek to reflect our organization's shared ICARE principles — Integrity, Collaboration, Adaptability, Respect, and Excellence. These principles underly everything we do and serve as a valuable guide to our interactions with each other and our customers.

I hope you enjoy reading this edition of *Momentum*, and I thank you for everything you do to support the Hilltop family of companies.



Jeremy B. Ford  
President and CEO



# A NEW HERD

## HILLTOP RECOGNIZES BUFFALO SCHOLAR RECIPIENTS

Evolving from a simple dream in 2018 to a cherished annual tradition, Hilltop's Buffalo Scholars program provides employees' children with academic opportunities as they reach adulthood. This year, Hilltop awarded eight students with \$5,000 scholarships to assist with their pursuit of a college degree. Almost 80 students applied to the program, which is administered through Scholarship America. The recipients were evaluated by that organization and reviewed by the Buffalo Scholars Committee.

"The Buffalo Scholars program is a testament to the hard-working employees of our family of companies," said Hilltop President and CEO Jeremy Ford. "Their drive to succeed in their careers is reflected by the ambition of these students seeking to establish their academic future."



Ethan Harrigan

attends the University of Connecticut, majoring in Molecular Cell Biology. His father, Augie Harrigan, is a business systems administrator at HilltopSecurities in New York City.



Schuyler Henry

attends the University of California, Los Angeles, majoring in Computer Science. His mother, Stephenie Hope, is an HFA program support specialist at HilltopSecurities in Sherman Oaks, California.



Victoria Jamodu

attends the University of Texas at Arlington, majoring in Nursing. Her father, Sunday Jamodu, is an IT support service specialist at Hilltop Holdings in Dallas.



Isabella Loya

attends the University of Kansas, majoring in Pre-Dental. Her mother, Maryhelen Loya, is an associate loan originator at PrimeLending in Overland Park, Kansas.



Drew Oxley

attends the University of Tennessee, Knoxville, majoring in Neuroscience with an honors concentration. His father, David Oxley, is in institutional sales at HilltopSecurities in Memphis, Tennessee.



Caitlin Tamez

attends Oregon State University, majoring in Fisheries and Wildlife Conservation. Her mother, Susan Tamez, is a loan processor at PrimeLending in New Braunfels, Texas.



Sylvia Tanguma

attends the University of Texas at Austin, majoring in Genetics and Genomics. Her father, Victor Tanguma, is a senior portfolio manager at PlainsCapital Bank in McAllen, Texas.

Not pictured: Dylan Gravett

# BAYLOR SCOTT & WHITE RECOGNIZES HILLTOP'S GENEROSITY

Hilltop was recently recognized by Baylor Scott & White, Texas' largest not-for-profit healthcare system, for Hilltop's generosity and commitment to supporting the communities it serves.

An article in the summer edition of *Compass*, Baylor Scott & White Foundation's newsletter, highlighted Hilltop's recent \$100,000 donation to the Foundation. The donation was earmarked for the Advancing Nursing Excellence Scholarship program at the Baylor Scott & White Nursing Institute. The Institute allows nurses to pursue advanced certifications, work at the top of their licensure, attend and speak at respected academic conferences, obtain additional educational degrees, and more.

Noting that philanthropy plays a central role in Baylor Scott & White's ability to attract and retain exceptional nurses, the article states, "Dallas-based financial services company Hilltop Holdings is a prime

example of the generous community partners whose support helps Baylor University Medical Center's nurses reach their full potential."

The article quoted Hilltop President and CEO Jeremy Ford emphasizing the organization's support of Baylor Scott & White's important work.

"Hilltop has long been a supporter of Baylor Scott & White, and we are proud to contribute to the education and training of our community's frontline healthcare providers," said Hilltop President and CEO Jeremy Ford. "Nurses play a central role in delivering quality medical care to our community, and their tireless efforts change lives every day. It is a privilege to support them and their work."

Hilltop's donation to Baylor Scott & White is in addition to the more than \$530,000 the company gave to health and human services organizations and food banks last year. For all of 2023, Hilltop donated over \$2.5 million to charitable organizations.



**BaylorScott&White**  
HEALTH

## HILLTOPSECURITIES GROWS MEMPHIS OFFICE, SERVING MORE CLIENTS IN THE MID-SOUTH

Throughout the past year, HilltopSecurities has been steadily growing its Memphis office at 5350 Popular Avenue. Since its inception in 2022, the office has significantly expanded its services, particularly in fixed income, commodities, Small Business Administration (SBA) trading, and wealth management.

In 2023, the Memphis office introduced SBA trading and securitization services, broadening its expertise to a new client segment. The office also added over a dozen fixed income and trading professionals, including a specialized SBA trading and securitization team, making Memphis one of HilltopSecurities' largest fixed income capital markets hubs.

"Our growth in Memphis has enhanced our ability to provide tailored financial solutions to community and regional banks, said Mat Parker, who joined HilltopSecurities in June 2024 as Head of Bank Solutions. "I'm thrilled to be a part of this forward-thinking team that is so dedicated to building strong client relationships."

Lewis Williamson, Regional Co-Head of Commodities Sales & Trading at HilltopSecurities, speaks to the strategic role of the Memphis office. "Memphis is central to the firm's operations, especially when it comes to commodities trading and fixed income. Our growth here has boosted our capacity to support a diverse group of clients throughout the Mid-South, strengthening our regional impact. It's an exciting time for our team."







## HILLTOPSECURITIES HOSTS SECOND ANNUAL CLEARING CONFERENCE

In July, HilltopSecurities held its second annual Ahead of the Curve Clearing Conference in Dallas. The event attracted over 150 attendees, including owners and operations managers from clearing correspondents across the U.S. The two-day conference featured insightful presentations from industry experts, in-depth breakout sessions, and numerous opportunities for networking.

Keynote speaker Patrick McAndrew, Founder and CEO of HARA, spoke about practical methods for boosting productivity. Jeff Bush from The Washington Update provided updates on key legislation affecting investors and financial advisors. Duncan MacPherson, CEO of Pareto Systems, shared best practices for advisors, while Dan Cwenar, President of ICS Data and Analytics at Broadridge Financial Solutions, discussed trends in retail investing.

Attendees participated in a variety of breakout sessions on niche industry issues and topics like financial planning tools, emerging technologies, and model portfolio solutions. The conference also included a meet-and-greet social, dinner, and other networking opportunities.

"It was a pleasure to connect with our clearing clients once again at this year's conference," said Lana Calton, Executive Managing Director and Head of Clearing at HilltopSecurities. "Sharing ideas and discussing the latest trends always is rewarding. These conversations help us all stay ahead in our ever-changing industry."

## PRIMELENDING'S HOME EQUITY LOAN: A PATHWAY TO FINANCIAL FLEXIBILITY

PrimeLending is enhancing its suite of home financing products with the introduction of a new Home Equity Loan<sup>1</sup>, also known as a second mortgage. This product allows homeowners to leverage the equity in their homes to access cash without selling their property. By using their home as collateral, borrowers can secure a fixed-rate loan over a 30-year term, receiving a lump sum upfront to use as needed.

In today's economic climate, where credit card interest rates have soared to an average APR of 22.76% through May 2024<sup>2</sup>, many Americans are struggling with high-interest debt. Meanwhile, the Federal Reserve Bank also reports U.S. homeowners have amassed nearly \$30 trillion in home equity. PrimeLending's Home Equity Loan offers a practical solution by allowing homeowners to tap into this equity, potentially reducing their reliance on high-interest credit options.

The versatility of this loan makes it an attractive option for various financial needs, such as funding home renovations, covering unexpected expenses, managing educational costs, or consolidating high-interest debt. Unlike variable-rate credit options, PrimeLending's Home Equity Loan provides the stability of fixed monthly payments, helping borrowers manage their finances more predictably.

PrimeLending's commitment to empowering homeowners is reflected in this product, offering a pathway to financial flexibility and security. As noted by Steve Thompson, PrimeLending's Chief Executive Officer, the new Home Equity Loan is part of the company's broader mission to provide homeowners with a range of options that support their financial goals.

"At PrimeLending, we offer homeowners more than just a mortgage — we give them a wide range of options, plus our expertise and guidance, to more confidently manage their personal finances," said Steve Thompson, PrimeLending's Chief Executive Officer. "Our new home equity loan affords homeowners the flexibility to tap into their home equity as an option to help them achieve their financial goals."

With this new offering, PrimeLending continues to reinforce its position as a trusted partner in helping homeowners make the most of their financial resources.

### National Homeowner Equity Q1 2024 – YOY Change

↑ 9.6%

↑ \$1.5 trillion

Source: CoreLogic, June 2024

1. All credit decisions for brokered products will be made by a third party. Restrictions and limitations apply.

2. The Federal Reserve Bank

# PRIMELENDING'S LOAN LIFT

## MORE MORTGAGE OPTIONS FOR MODERN HOMEBUYERS

In today's fast-paced, tech-driven world, the way people manage their finances has evolved. Payment apps like Venmo and Zelle® have become commonplace for everyday transactions, from paying rent to splitting bills. However, many traditional mortgage application systems struggle to capture this non-traditional, but positive, financial activity. That's where PrimeLending's Loan Lift comes in—a revolutionary solution designed to recognize and reward modern homebuyers for their responsible financial habits.

### Why Loan Lift Matters

PrimeLending's Loan Lift is more than just a mortgage product, it's a bridge to homeownership for those who might otherwise be overlooked by conventional lending standards. Whether they are a freelancer, gig worker, or someone who manages finances through digital payment platforms, Loan Lift ensures that their responsible financial behavior is acknowledged and rewarded.

### How Loan Lift Works

Loan Lift combines cutting-edge technology, an extensive range of mortgage options, and expert mortgage guidance to create a seamless and inclusive experience for homebuyers.

- **Comprehensive Data Collection:** Loan Lift's process is designed to capture a borrower's full financial picture. This includes traditional elements like assets, income, and employment history, but it also goes further by documenting rent payments, shared bill payments, and positive cash flow activities through

platforms like Venmo and Zelle®. These payment streams are often missed by standard underwriting systems.

- **Digital Verification:** Through a partnership with PointServ, PrimeLending's secure third-party provider, Loan Lift can digitally document and verify transactions and financial histories in a matter of minutes. This integration into PrimeLending's digital application process means that loan officers don't have to spend extra time verifying customer information, allowing them to focus on finding the best financing solutions for their clients.
- **Customer-Focused Service Philosophy:** Armed with comprehensive and timely data, PrimeLending's mortgage professionals have the expertise to assess each borrower's unique situation. This allows them to explore a broader range of financing options, increasing the chances of securing a mortgage that fits the borrower's needs.

### A Win-Win for Borrowers and Loan Officers

"Today's borrowers don't fit in a one-size-fits-all mortgage," says Kimberly Hartsough, PrimeLending's SVP of National Operations. "Since Loan Lift goes beyond traditional verification tools, our loan officers can offer financing to customers who may have been told 'no' by other lenders in the past. It's been a game-changer for our team too, automating processes and providing insights that enable us to deliver a better service experience to our customers."

## A NIGHT AT THE BALLPARK WITH HILLTOP

Early this summer, over 300 Hilltop employees enjoyed a night at the ballpark to watch the 2023 World Series Champion Texas Rangers take on the New York Mets.

Nachos, hotdogs, peanuts, and more—it was a night filled with all-you-can eat food, great baseball, and fun with co-workers.

The Hilltop Holdings Culture Council organizes several fun activities for employees each quarter to build camaraderie and to say thanks for all the hard work put in each day.





# HILLTOP FAMILY OF COMPANIES RECOGNIZED AS TOP WORKPLACES IN THE FINANCIAL SERVICES INDUSTRY

Hilltop Holdings, PlainsCapital Bank, PrimeLending, and HilltopSecurities were all recently recognized as Top Workplaces in the Financial Services Industry for 2024 by Energage. This recognition is the result of anonymous responses to an enterprise-wide employee engagement survey conducted by Energage in April.

With fewer than 3% of eligible organizations earning Top Workplaces awards, the Hilltop family of companies' results reflect the strength of Hilltop's culture and the high level of employee engagement across the enterprise.

"Our employees' hard work, dedication, and commitment to each other and our customers is what makes the Hilltop family of companies such great places to work," said Jeremy Ford, Hilltop President and CEO.

Approximately 80% of the companies' employees responded to the April survey, and the overall engagement score was 78%.



## OTHER KEY INSIGHTS PROVIDED BY RESPONDENTS INCLUDED:

90%

BELIEVE HILLTOP OPERATES BY STRONG VALUES

88%

SAY THEIR MANAGER CARES ABOUT THEIR CONCERNS

85%

FEEL GENUINELY APPRECIATED

84%

WOULD HIGHLY RECOMMEND WORKING AT HILLTOP TO OTHERS

# HILLTOPSECURITIES HOSTS PUBLIC SECTOR CYBERSECURITY SUMMIT

This summer, HilltopSecurities hosted its 2024 Public Sector Cybersecurity Summit in Dallas, where professionals from the cybersecurity and public finance sectors gathered to address the most pressing issues at the intersection of cybersecurity, infrastructure, and technology.

The Summit brought together experts to discuss the latest trends, challenges, and best practices in protecting public sector organizations from cyber threats.

"The risk of cyberattacks on U.S. infrastructure and public finance entities is real and growing. It is not a coincidence that, at the beginning of August, Texas local governments were hit by more ransomware attacks," said Tom Kozlik, Head of Public Policy and Municipal Strategy at HilltopSecurities. Anne Neuberger, Deputy National Security Advisor for Cyber at the White House, reported in 2023 alone, more than \$1.3 billion was paid in ransoms, according to an article in *The Record*. "This elevated cost underscores the necessity of cyber related solutions. Our 2024 summit brought together cyber professionals from both inside and outside the public sector to discuss the evolving threats and the steps being taken to safeguard public entities."



Attendees, representing a broad spectrum of public and private sector interests, had the opportunity to hear from keynote speaker, Robert Anderson Jr., CEO of Cyber Defense Labs. They also engaged in panel discussions and networking sessions with industry leaders. The event provided critical insights and knowledge to help enhance cybersecurity practices across the public sector. Some of the organizations represented on the Summit's panel discussions included Cybersecurity & Infrastructure Security Agency (CISA), Bitsight, AIG, the City of Dallas, and the DFW International Airport. General Bob Ashley, Retired Army Lieutenant General and the 21st Director of the Defense Intelligence Agency, closed the Summit with concluding comments titled, Navigating Geo-Political Risk.



"Insurance plays a crucial role in helping public entities mitigate cyber losses," said Dave Kittredge, Head of Insurance at HilltopSecurities Insurance. "However, it is just one component of a comprehensive strategy that also includes building robust cybersecurity defenses to keep intruders out and implementing effective tools to prevent them from accessing critical data, which could lead to business interruptions, extortion, and reputational damage."

Kittredge moderated a panel discussion titled, "The Range of Public Sector Cybersecurity Defense Options & Solutions," during this summer's Summit.





# FROM MAIL CLERK TO PRESIDENT: BRIAN HEFLIN'S JOURNEY AT PLAINSCAPITAL BANK

Climbing the corporate ladder doesn't happen overnight. No one understands this better than Brian Heflin.

"My first position with PlainsCapital Bank—Plains National at the time—was as a part-time mail and supply clerk in 1987," Heflin explains. "I always wanted to be in banking, and in my last semester at Texas Tech, I was looking for a part-time position in a bank and landed there."

After his time in the mailroom, Heflin gradually moved through the ranks at PlainsCapital, earning a full-time position in the credit department and later moving into lending. As Heflin grew in his role, so did the Bank. That's when North Texas called him home.

"In 1999, we decided to expand beyond Lubbock into other markets, and I was given the opportunity to move to Dallas to start up our presence in North Texas," Heflin says. "I was born and raised in Fort Worth, so moving back to North Texas was important to me. Once Dallas began to grow, we continued to expand to Fort Worth, Austin, San Antonio, and so on."

It's fair to say Heflin has come a long way from that mailroom in Lubbock, Texas. This summer, he stepped into his new role as President of PlainsCapital Bank, after the retirement of long-time Bank President and CEO, Jerry Schaffner.

Heflin says, "We have a great reputation. We're Texas-based. We have some of the best bankers in the state. So, there's a lot of opportunity for us to provide opportunity for younger bankers to grow up through the organization."

While Heflin stays busy in his new role, he still finds time outside the office to spend with his wife and three children—two sons, both in college at Auburn, and his 18-year-old daughter. He says a work-life balance is important to success in the office, something that has helped him through his 37-year career and counting at PlainsCapital Bank.

"It's rare for someone to stay in one organization their entire career, such as myself, but it's easy when you work with people that you enjoy, have a lot of respect for, and work as a team and not necessarily as an individual," Heflin says. "We get to support the communities that we serve. We have a major influence on the success of businesses and individuals, and that is very rewarding."



**Brian Heflin**  
President



# PRIMELENDING'S TRAINING TEAM WINS THE ATD AXIS AWARD

Congratulations to the PrimeLending Training Team for winning first place in the Career and Leadership Development category of the annual Association of Talent Development (ATD) AXIS Awards for their innovative RISE professional development program! The winners were selected by an esteemed panel of learning and development leaders from top organizations across the Dallas-Fort Worth metroplex.

## RISE: A Homegrown Success

PrimeLending's Training Team, including Laurie Lumston, Jacob Payne, Missy Aday, Foday Conteh, and Catie Gleason, developed RISE from the ground up at no additional cost to the company. Utilizing existing training platforms and PrimeLending-specific content, the team crafted a program that meets the needs of the company's employees. RISE was designed in response to feedback from the 2023 Employee Engagement Survey and was developed in close collaboration with PrimeLending's Human Resources Business Partners. The program aims to support employees in achieving their personal and professional goals.

## Empowering Employees to Reach New Heights

RISE is built to be both flexible and self-driven, allowing employees to tailor their participation:

- Custom Growth Plan: Employees follow a curated course list based on their individual interests and goals.
- A La Carte Plan: Employees have the freedom to choose from over 50 self-serve courses exclusively developed for PrimeLending.

"I'm incredibly proud of our resourceful and talented Training Team," said Susie Garza, PrimeLending EVP, Director of Joint Venture Administration and Licensing. "They consistently rise to every challenge, finding innovative and impactful ways to support our employees and contribute to PrimeLending's success. They are an inspiration."

The results speak for themselves: 99% of participants recommend the program, and 100% achieve their learning objectives after completing a course. Congratulations to the team on this well-deserved recognition!

# HILLTOP PARTNERS WITH NORTH TEXAS FOOD BANK TO COMBAT FOOD INSECURITY



This summer, Hilltop partnered with the North Texas Food Bank (NTFB) to tackle food insecurity in the community. During June, Hilltop held two volunteer outings at the food bank's distribution center for employees across the Hilltop family of companies. Over the course of these events, more than 70 employees sorted 32,000 pounds of food, providing over 27,000 meals to local families in need.

In July, Hilltop hosted a volunteer outing at NTFB for all Dallas-Fort Worth-area interns from Hilltop Holdings, PlainsCapital Bank, HilltopSecurities, and PrimeLending. Nearly 50 interns sorted over 54,000 pounds of food, resulting in over 45,000 meals for the community.

Additionally, Hilltop organized a virtual food drive from June 3 - 21, allowing employees to purchase essential food items for the food bank. Employees raised over \$1,400, equating to more than 4,200 nutritious meals. To further support the fight against hunger, Hilltop also contributed \$50,000 directly to the North Texas Food Bank.

"These combined efforts demonstrate our ongoing commitment to making a positive impact in the communities we serve," said Kaitlyn Ledford, Director of Community Relations and Corporate Events at Hilltop. "We are thankful for our employees' willingness to give back and grateful for the opportunity to help those in need."





# BEST BUSINESS PRACTICES FOR FRAUD PREVENTION

At PlainsCapital Bank, we are committed to educating our customers about the latest fraud scams and best practices to protect their businesses. The following fraud safety tips are not an exhaustive list and should be viewed as a starting point for equipping your business with preventative measures.

## **Protect Checks and Banking Information**

Your business should enroll in a secure payment service, such as Positive Pay, to reduce the risk of check fraud and stolen bank information. Make sure that all accounts related to the business use check stock with anti-fraud security features. If you are mailing checks, drop them off inside the post office; do not leave them in your home mailbox or the blue mail boxes, both of which are often targeted by thieves. Store blank, unissued check stock in a secure location. If you are missing checks or believe that your check stock has been compromised, report it to your bank immediately. Avoid pre-printing your personal information on checks.

## **Review Internal Controls Regularly and Frequently**

For the best protection against fraud, it is strongly recommended that companies routinely review their internal controls for fraud prevention. Your business structure should be built with fraud prevention in mind at every level. Bank account ownership and responsibilities should be entrusted to separate employees. For example, the person who reconciles bank statements should be different from the person who issues checks. Have accountants or other third parties routinely audit your banking activities. Implement multi-personnel verification processes for

approving transactions or account changes. Bank statements should be opened and reviewed by an account owner.

## **Secure Your Banking and Personal Information**

An imperative part of fraud prevention is keeping sensitive information secure and out of the hands of fraudsters. Never provide financial and other personal information in response to an unsolicited phone call, fax, letter or email—no matter how official the request may appear. You should never divulge your social security number, password, or account number unless you initiate the conversation. If the person initiating contact with you claims to represent your bank, a law enforcement agency, Social Security Administration, Internal Revenue Service, or a similar organization and asks you to provide confidential information, immediately report the incident to the organization the caller claims to represent. If the person calling claims to be from the Bank's fraud department, you can call your local branch to verify or ask to be transferred to the fraud department to confirm the caller is legitimate.

The best way to equip your business and employees against fraud is education and awareness. Employees should be trained on fraud prevention best practices like the ones discussed here. Following these safety tips, both at work and in their personal lives, will greatly reduce the risk of the business falling victim to a fraud scheme. PlainsCapital Bank has additional resources and information about protecting yourself and your business against fraud. Visit the Fraud Resources Center on our website to learn more.

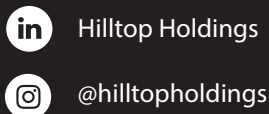
# HILLTOPSECURITIES LAUNCHES 4TH ANNUAL HILLTOP HUNT

HilltopSecurities kicks off the 4th Annual Hilltop Hunt on October 5, 2024—World Teacher's Day! Join Mo the Buffalo as he travels across Texas to visit his favorite landmarks. Solve clues and riddles along the way for a chance to win a share of \$50,000 in prizes for your school's foundation and your classroom! See [hilltophunt.com](http://hilltophunt.com) for official rules and more details.



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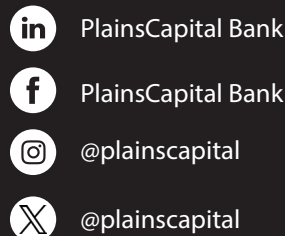
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HilltopSecurities

@hilltopsecurities

@HTS\_Financial

### PlainsCapital Bank



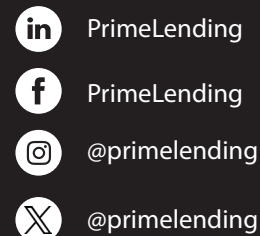
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