

**W**herever you may roam, from the western plains to the eastern pines and beyond, PlainsCapital Bank will help you get where you're going. When you bank with PlainsCapital, you have more than a banker. You have a partner. One who is by your side every step of the way. Whether you're building a business or securing a strong financial future, we can help. Our entrepreneurial spirit has helped us grow from a single West Texas branch into one of the largest banks in the state. So wherever you may roam, we've got you covered.





EXPERIENCE  
**BIG CITY**  
SERVICES WITH OUR  
**SMALL TOWN**  
TREATMENT



*Texas is home to entrepreneurs and hard workers. Calloused hands and high IQs. Our state's transition from railroads to high rises is a testament to the entrepreneurial spirit that lives in our people. For more than 30 years, we've served our fellow Texans. Providing them with the strength, stability, and momentum they need to reach their goals.*

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**A** dream and a handshake—that's how PlainsCapital Bank was born. With one branch acquisition, former PlainsCapital Chairman Alan White and a group of young bankers fulfilled their vision of bringing relationship banking to Lubbock, Texas.

More than thirty years later, our relationship-based vision is still alive. It's the foundation of our company, and it's guided our expansion throughout Texas. Before every new branch, there was a customer. Before every acquisition, there was a community. And before our merger with Hilltop Holdings, there was an existing customer base that deserved the best.

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Today, we're the fifth-largest Texas-based bank by deposits.\* With more than 60 branches, our presence spans across major markets throughout the state. From the Lubbock plains to the Houston Space Center, from the Austin hill country to the Rio Grande Valley—and all points in between.

As a full-service bank, we've developed a broad offering of commercial and consumer products, services, and digital technologies that you've come to expect from your banking partner. Whether you're a business owner or an entrepreneur, a student or an investor—we can help you get where you're going.

\*Per FDIC as of June 30, 2018

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*Candid conversations. On-site meetings. A deep dive into your financials. We go above and beyond to find out what makes your business tick, and we do everything we can to help it grow. Our lasting partnerships with businesses across the state are proof positive of our level of commitment to Texas commerce.*

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Whatever stage your business is in, sweat equity will only get you so far. To grow your business and expand your market share, you need the backing of a proven financier. Our history as a Texas commercial lender is a tale of strength and stability. Of taking informed risks, without risking your balance sheet.

As a midsize Texas-based bank, we're in every commercial borrower's sweet spot. Big enough to offer you a full-suite of products and services, but small enough to maintain an intimate knowledge of your business. Our size also keeps us agile, enabling us to make the timely, considered decisions you need, when you need them.


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Our bankers are experienced in all types of lending — from commercial and industrial to real estate and small business. When you bank with PlainsCapital, you have a dedicated partner and a single point of contact in your corner, helping you navigate all of your borrowing needs.

#### **Lending Solutions**

- Revolving lines of credit
  - Agricultural loans
  - SBA loans
  - Equipment loans
  - Letters of credit
  - Owner-occupied real estate loans
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“Our goal was to find a bank that takes care of their clients like we take care of our customers. That bank was PlainsCapital. Year after year, they continue to exceed our expectations by providing outstanding personal service.”

*– Owner & President  
Industrial Lubricant Manufacturer*

*With the second largest Gross Domestic Product in the country, it's no secret that Texas means business. PlainsCapital is honored to support that business. Whether you're a startup or a hometown favorite, private or public, we offer a full suite of commercial banking solutions for the digital age—ensuring all your bases are covered, both at the office and on the go.*

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While every business is unique, they all share a common trait—generating revenue. Yet, it's what you do with it that makes all the difference.

PlainsCapital offers a full suite of banking solutions for businesses of all sizes, from tiered checking and interest-bearing accounts based on your specific needs to FDIC-insured investment products that help your money, make money.

While rates and services may change, our commitment remains the same. Throughout our relationship, your personal banker will follow up with you regularly to make sure you have all the tools you need to manage and grow your business.

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#### **Commercial Banking Solutions**

- Courier service
- Mobile banking
- Commercial checking
- Business checking
- Business money market
- Business CDs
- Business debit cards
- Wire transfers
- Currency exchange

*A modern business needs modernized cash management services. To keep up with today's pace, you need user-friendly and efficient technology, backed by personal support. Our integrated and secure online banking portal goes into overdrive when you add treasury management to your business account. Simple and streamlined—that's how you make more of your working capital.*

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When it comes to your business, cash flow is the fuel that powers your momentum. And harnessing your revenue with innovative treasury management strategies can help you lower costs, reduce risk, and maximize returns.

With PlainsCapital's treasury management strategists, your working capital is in good hands. We work with you to monitor and manage the minutiae of moving money including issuing payroll, managing automated sweeps, building an electronic payment platform, and imaging checks. Plus, our dedicated transition team makes switching to PlainsCapital hassle-free, with a detailed action plan and on-site training support.

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Our cash management solutions are available at the swipe of a screen. With Business Online Services, you have the flexibility to manage your cash flow anywhere, anytime. And when you open a Business Plus or Commercial All Access account, you unleash a whole new set of tools designed to streamline your business processes.

#### **Treasury Management Solutions**

- Receivables & collections
  - Capital management
  - Information & reporting
  - International services
  - Merchant services
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*The Private Bank is the apex of our lines of service. Our experienced and trusted wealth strategists are business-minded, but personally focused. By leveraging the financial acumen of a network of professionals, we deliver prudent and customized family office solutions to high-net-worth individuals, endowments, and foundations.*

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To make the fruits of your labor work for you, you need a thoughtful approach to wealth management. Whether you're accumulating assets or looking to maintain a steady cash flow in your retirement, our wealth strategists exercise a fiduciary duty to put your best interests forward.

Our approach to wealth management takes an all-inclusive view of your financial life. We work with you to gain a strong understanding of your goals, time horizon, and risk profile. Then, we offer tailored investment recommendations and a financial plan designed to help you get where you want to go.

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But we don't stop there. Our family-office focus takes relationships to a new level, utilizing a network of shared financial professionals to oversee every aspect of your family's financial life.

#### **Wealth Management Solutions**

- Investment management
- Retirement planning
- Cash flow analysis
- Living and testamentary trusts
- Estate administration
- Personal administration services
- Real estate management
- Oil & gas management



A man in a dark suit and glasses is seated at a desk, looking at a laptop screen. The laptop displays a dashboard with various charts and data. In the foreground, there are several documents, one of which has a line graph. The man is holding a pen over the documents. The scene is lit with warm, golden light, suggesting a late afternoon or early morning setting.

“PlainsCapital has been my bank of choice for many years. That’s because they’re communicative, responsive, and go the extra mile to ensure our goals and needs are taken care of.”

— *President and CEO*  
*Manufacturing Company*

*With PlainsCapital Bank, the full scope of our financial strength, digital technologies, and product development capabilities are available to you, personally. Whether you're saving for college, working toward retirement, or making the most of your savings, we have an account that's right for you.*

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When you bank with PlainsCapital, you're part of a family that spans across Texas. And we do everything we can to make you feel at home.

It starts with assigning you a personal banker—a trusted and knowledgeable professional who acts as a liaison for all your banking needs. It continues with frequent communication, keeping you up-to-date on new promotions, new capabilities, and making sure your livelihood is protected. And our commitment to you never ends. We regularly revisit our accounts, products, and technology to make sure you experience the leading edge of modern banking.

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#### **Personal Banking Solutions**

- PremierAccess & TotalAccess Checking
- Certificates of Deposit
- Savings & Money Market
- Online & Mobile Banking
- Bill Pay & Zelle®
- Mobile Card Controls
- Cardless Cash ATM Withdrawals
- Apple Pay®, Samsung Pay™, and Google Pay®

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**THE PLAN IS SIMPLE.**

YOU TELL US

**WHERE YOU WANT TO GO,**

AND PLAINSCAPITAL BANK WILL

**HELP YOU GET THERE.**

PLAINSCAPITAL.COM

