



For more complete account and fee information, please see the Terms and Conditions of your account and Truth in Savings, Electronic Funds Transfers, Funds Availability, and General Fees disclosures.

**Minor Savings**

<b>REQUIRED</b>	Minimum Opening Deposit	\$25
<b>MONTHLY MAINTENANCE FEE</b>	Monthly Service Charge	\$0
	How to avoid the Monthly Service Charge	Not Applicable No minimum balance required after opening

<b>INTEREST RATE INFORMATION</b>	Current interest rate and APY	Please contact any one of our locations listed below to obtain the current rate information.
	Compounding and crediting frequency	Interest will be compounded daily and paid every statement cycle
	Minimum balance to obtain annual percentage yield disclosed	Minimum balance is not required to obtain annual percentage yield
	Effect of closing an account	If you close your account before interest is credited, you will not receive the accrued interest.
	Daily collected balance computation method	Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
	Accrual of interest on non-cash deposits	Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items

<b>TRANSACTION LIMITATIONS AND FEES</b>	Transaction Limitations	Transfer from a savings account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by debit card or similar order to third parties are limited by federal regulation to six (6) per month. The bank will close the accounts of customer who continue to exceed these limits.
		A Debit/ATM card is not available with this account
		Checks are not available with this account
	Fees	A service charge of \$1 will be imposed for every debit that exceeds two (2) per month

<b>ADDITIONAL FEATURES</b>	<ul style="list-style-type: none"> <li>• E-statements</li> <li>• Free Online Banking</li> <li>• Free Online Bill Pay</li> <li>• 24-hour Automated Access</li> </ul>
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<p><b>Universal City</b> 600 Pat Booker Rd. Universal City, TX. 78148 Phone: (210) 659.4000</p>	<p><b>Converse</b> 9154 FM 78 Converse, Texas 78109 Phone: (210) 945.2092</p>	<p><b>New Braunfels</b> 555 S IH 35 Suite 100 New Braunfels, TX 78130 Phone: (830) 606.3058</p>
<p><b>East Central</b> 7411 Hwy. 87 East San Antonio, TX 78263 Phone: (210) 648-0322</p>	<p><b>San Antonio</b> 12800 San Pedro Ave San Antonio, TX 78216 Phone: (210) 348.7555</p>	<p><b>Downtown</b> 803 West Commerce St. San Antonio, TX 78207 Phone: (210) 299.4730</p>