



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.

Gold Star Checking- Interest Bearing Option

REQUIRED	Minimum Opening Deposit	\$100
MONTHLY MAINTENANCE FEE	Minimum balance fee	\$15
	How to avoid the Minimum balance fee	Maintain a minimum balance of \$1,500
INTEREST RATE INFORMATION	Current interest rate and APY	Your interest rate and annual percentage yield for your account depend upon the applicable rate tier. At our discretion, we may change the interest rate on your account. 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	None
	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

DEBIT AND ATM FEES	Issuance & replacement fee	\$5
	Withdrawals from Non-TexStar ATMs*	\$0
*ATM cash withdrawals or inquiries at ATM's other than TexStar Bank, Frost Bank (those that are located on Frost Bank/Branch premises) , or Money Pass will assess the service charge		

TRANSACTION LIMITATIONS	No transaction limitations apply to this account
--------------------------------	--

ADDITIONAL FEATURES	<ul style="list-style-type: none"> • E-statements • Free Online Banking • Free Online Bill Pay • 24-hour Automated Access • Unlimited check writing • 12 Free Cashier's Checks per year • Cancelled check images on statements • Order our TexStar Bank checks at a discounted rate • Overdraft Protection from your savings account for \$5 per transfer • If you maintain combined household deposits of \$50,000.00 or more in your checking, savings, money market, and time deposits, you will not be charged a minimum balance fee. Combined household deposits are defined as deposit accounts owned by you, your spouse, and your minor children for personal, household, and family use. It does not include business purpose accounts. <p style="text-align: center;">**And if you are 55 Years or older, you can also receive: One free box of standard non-duplicate checks per year**</p>
----------------------------	--

<p style="text-align: center;">Universal City 600 Pat Booker Rd. Universal City, TX. 78148 Phone: (210) 659.4000</p>	<p style="text-align: center;">Converse 9154 FM 78 Converse, Texas 78109 Phone: (210) 945.2092</p>	<p style="text-align: center;">New Braunfels 555 S IH 35 Suite 100 New Braunfels, TX 78130 Phone: (830) 606.3058</p>
<p style="text-align: center;">East Central 7411 Hwy. 87 East San Antonio, TX 78263 Phone: (210) 648-0322</p>	<p style="text-align: center;">San Antonio 12800 San Pedro Ave San Antonio, TX 78216 Phone: (210) 348.7555</p>	<p style="text-align: center;">Downtown 803 West Commerce St. San Antonio, TX 78207 Phone: (210) 299.4730</p>