



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.

Health Savings Account

REQUIRED	Minimum Opening Deposit	\$100
MONTHLY MAINTENANCE FEE	Minimum balance fee	\$4
	How to avoid the Minimum balance fee	Maintain a minimum balance of \$100
INTEREST RATE INFORMATION	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	\$500
	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*	\$1.25

*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	Subject to eligibility requirements, limitations and / or penalties imposed by the IRS. Please contact your tax advisor for additional information.
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ADDITIONAL FEATURES	<ul style="list-style-type: none"> • E-statements • Free Online Banking • Free Online Bill Pay • 24-hour Automated Access • Unlimited check writing
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*Health Savings Accounts are subject to, eligibility requirements, limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

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