TexasBank®
Saving Made Simple!

Stash the Cash

Answers to frequently asked questions.

Is there a charge to enroll in the Stash the Cash savings program?

No. The Stash the Cash savings program is a FREE service to TexasBank customers.

Are there any monthly or annual fees associated with the Stash the Cash savings program?

No. The Stash the Cash savings program is absolutely FREE to TexasBank customers.

Do Stash the Cash transfers apply to checks written on my account?

No. Stash the Cash transfers only apply to debit card transactions.

When will the first Stash the Cash transfer take effect after I enroll?

Stash the Cash transfers become effective for transactions that post on the next banking day after you enroll for the service.

When is the Stash the Cash money transferred from my checking to my savings account?

Stash the Cash amounts for debit purchases are always made on the same day the transaction posts to your checking account.

Oops! My balance is too low. What happens?

If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round up purchases posted on that business day and we cancel the transfers until sufficient funds become available.

How can I find out how much Stash the Cash money has been transferred from my checking account to my savings?

You may review your Stash the Cash transfer transactions, checking and savings account balances online through TexasBank's FREE Online Banking. Monthly printed bank statements also include a summary of the transfers and balances.

Will the Stash the Cash amount show on the purchase receipt I receive from a merchant?

No, the Stash the Cash savings is a separate transaction.

I returned some merchandise purchased with my debit card and received a credit. What happens?

If your TexasBank debit card purchase is subsequently cancelled or reversed, the corresponding Stash the Cash savings transfer remains in the savings account.

Will I receive a new debit card if I sign up for the Stash the Cash program?

No, continue to use your current debit card.

My spouse and I have a joint checking account with individual debit cards. Will the Stash the Cash program apply to both cards?

Yes. Stash the Cash transfers will apply to transactions for multiple debit cardholders of joint checking accounts.

How often may I withdraw money from a personal savings account?

You may make 3 free withdrawals per quarter from a personal savings account. A $1.00 fee applies for any additional withdrawals.

May I contribute additional money to my savings account?

Yes, you may add to your personal savings account at any time.

I no longer wish to participate in the Stash the Cash savings program. How do I discontinue this service?

To discontinue the Stash the Cash savings program at any time, call the Customer Service department at 325-649-9200.