



Save For Medical Expenses With a Health Savings Account

Save for qualified medical expenses¹ with a Health Savings Account (HSA) from PlainsCapital Bank. With this account, you can make tax-deductible contributions and use the funds to pay for medical expenses – including doctor visits, prescriptions, and vision and dental expenses – for you, your spouse, and your dependents.

Account Benefits

With an HSA, you can deposit money into an interest-bearing account and deduct the contribution on your tax return. There is no deadline for when you have to spend the money. You can roll over the funds each year and use them when you need them. In addition, the account offers the following benefits:

- Tax-free withdrawals when funds are used for qualified medical expenses
- Earn interest on any balance
- HSA-branded debit card²
- Monthly statements or eStatements
- One box of checks at no charge
- Access your account through [Online Banking](#)

Requirements

- No minimum opening deposit
- No minimum balance
- \$3 monthly fee

In addition, to qualifying for an HSA and receiving all the benefits, you:

- Must be covered by a High Deductible Health Plan (HDHP)
- Cannot be enrolled in Medicare
- Cannot be claimed as a dependent on a federal tax return
- Must follow these 2026 annual contribution limits:
 - Self: \$4,400; for those 55 and older: \$5,400
 - Family: \$8,750; for those 55 and older: \$9,750

¹ If HSA money is used for anything other than a qualified medical expense, the money used is taxable and will also be penalized an additional 10 percent.

² The debit card transactions will not be authorized in restaurants, bars, hotels, or gambling venues. You can make a withdrawal from your PlainsCapital Bank Health Savings Account via check, debit card transaction, or ATM withdrawal. Cash withdrawals can be completed at any PlainsCapital Bank location.