ASHLEY STUCKI EDGAR  BROKER, REALTOR, CHLMS, CIPS, CRS
ashley@ashleyaustinhomes.com  |  www.ashleyaustinhomes.com  |  C 512.217.6103  |  O 512.856.4663

Ashley's Platinum Top 50 Award Winner 2015 – 2016  |  AIOREP Top 10 Agent for Client Satisfaction in Texas 2015

*Based on 2012-2016 ABOR data
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CCHOA NUMBERS

HOA Mgmt Office info@circlecranch.info or 512-288-8663
HOA Financial Office tgiles@mgilescpa.com or 512-451-9901
Aquatics Director director@ccswim.net or 512-288-4239
Newsletter Publisher Peel, Inc advertising@PEELinc.com or 512-263-9181

Circle C Amenities
Circle C Avaña Pool 512-292-1518
Circle C Café 512-288-6058
Circle C CDC 512-288-9792
Circle C Swim Center 512-288-6057
Circle C Community Center Pool 512-301-8259
Grey Rock Tennis Club 512-301-8685

CIRCLE C GATED COMMUNITIES
Enclave off Spruce Canyon (KB) 512-834-3900
Enclave off La Crose (Streetman)
Plateau Property Management Rosalyn Peterson, 512-441-1041
Fairways Estates
Spectrum Management 512-834-3900
Park West
Goodwin Management Marilyn Childress 512-502-7509
Muirfield

Real Manage Tom Ellis, 866-473-2573

BOARD OF DIRECTORS
Kim Ackermann – President
Natalie Placer McClure – Vice President
Dan Vavasour – Treasurer
James Moseley – Secretary
Jason Bram, Steve Urban, & Russ Hodes – Board Members
Contact the Board at directors@circlecranch.info

IMPORTANT NUMBERS
City of Austin Solid Waste 512-974-1945
Dead Animal Collection 512-974-2000
Abandoned Vehicle 512-974-8119
Pothole Complaints 512-974-8750
Stop Signs 512-457-4885
Street Light Maintenance 512-974-1945

City of Austin 512-494-9400
Gas Texas State Gas 800-700-2443
Water City of Austin 512-972-1000
MidTex Water Company 866-654-7992
Solid Waste City of Austin 512-974-1945
Post Office Oak Hill Station 800-275-8777

UTILITY PROVIDERS
Electric Pedernales Elec. 512-219-2602
City of Austin 512-494-9400
Gas Texas State Gas 800-700-2443
Water City of Austin 512-972-1000
MidTex Water Company 866-654-7992
Solid Waste City of Austin 512-974-1945
Post Office Oak Hill Station 800-275-8777
**IMPORTANT UPCOMING DATES**

- Children’s Holiday Party – Saturday December 3rd
- Adult Holiday Party – Friday December 9th
- HOA Office Closed – Friday December 23rd, Monday December 26th & Monday January 2nd
- Swim Center Closed – Thursday December 22nd – Monday December 26th, Saturday December 31st – Monday January 2nd

**ANNOUNCEMENTS**

**ANNUAL MEETING & ELECTION**

The Nominating Committee is accepting nominations for the two open board seats through Friday January 13th, 2017. You can download a Candidate Questionnaire from the News & Announcements page on our website at www.circlecranch.info, under the Stay Connected tab. The nominating Committee will host a Candidate Forum on Wednesday February 8th 2017.

The Annual Meeting and Election will be held on Wednesday March 8th, 2017 at the Circle C Community Center (7817 La Crosse Avenue). Your ballot and proxy will be printed on the back side of the first 2017 CCHOA dues assessment invoice (which will be mailed Feb. 1st and due Mar. 1st).

**ANNUAL REPORT TO THE MEMBERSHIP**

The 2016 Annual Report to the membership from the Board of Directors will be printed in the March 2017 newsletter. A copy will also be posted on our website and available in the HOA office during the month of March 2017.

**ADDRESS PLAQUES**

Address plaques are considered an architectural feature of a home and should be visible and in good condition. Shrubbery should be trimmed away from the plaque so the address is in clear view. Ensure that all of your outdoor lights are working, replace bulbs if needed. If your plaque is brass, a brass cleaner should be used. Having highly visible house numbers is a safety issue for Police, Fire, and EMS. This especially helps USPS, FedEx, and UPS find you with those timely holiday deliveries!

**HOLIDAY LIGHTS AND DÉCOR**

This is a friendly, in advance, reminder that holiday lights and décor must be removed no later than January 15th.

---

**Join us for open house and small group tours!**

For more information visit www.sasauustin.org or call 512.299.9802 for grades K–8 or 512.299.9720 for grades 9–12.

Lower/Middle School: 1112 W. 31st St.
Upper School: 5901 Southwest Pkwy.
Follow us! facebook/sasauustin.org

Cover Photo

This month’s cover photo was submitted by Sarah Jordan of Miles of Smiles Photography
Furniture, window coverings, bedding, lighting, gifts, and design center

Boutique style furniture store and design center fit for all customers on the spectrum: whether it be those who are looking for a specialty piece to complete a room, a complete top to bottom turnkey ready home redesign or anything in between. In addition to our interior design services, we feature over 100 manufacturers in furniture, bedding, rugs, lighting and accessories as well as vintage one of a kind pieces.

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www.highcottonhomedesign.com
Aquatics News

Pool Hours
Present - December 21st

Swim Center
5919 La Crosse Avenue
The Swim Center is open for lap swimming only; the recreational areas will not be accessible. The Avana and Community Center pools are closed for the season.

Attention Residents!

Holiday Hours & Closures
The Swim Center will be closed December 22nd – 26th and December 31st – January 2nd.
The Swim Center will have reduced hours December 27th – 30th from 8:00am-11:00am.

Monday-Friday
6:00am-10:00am
4:00pm-7:30pm

Saturday
8:00am-11:00am

Sunday
Closed

VISIT THE CIRCLE C AQUATICS HOMEPAGE AT WWW.CCSWIM.NET FOR MORE INFORMATION

FEEL GOOD. DO GOOD.

At the Southwest Family YMCA, you, your friends and family will find more than a gym. You will find a community with a cause. We are open to all and embrace individuality. We believe in our members and support them wherever they are in their journey. We are on a relentless quest to make our community stronger, beginning with you!

Learn more and join today at AustinYMCA.org

As a member of the Circle C Ranch HOA, you and your family are eligible for membership.

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Certain restrictions may apply. Loans subject to credit approval. Mortgage loans are available only on property in Texas. NMLS #163215. Federally insured by NCUA.
SWIM LESSONS

Circle C Aquatics offers private and semi-private swim lessons year round. We have basic instructors and a premium instructor available during the week and on weekends! Please email Amanda at coordinato@ccswim.net for more information.

CIRCLE C SELECT SWIM TEAM

The Circle C Select Swim Team is almost at capacity! We still have some spots open so schedule a try out today and come join our team before we fill up! Schedule a tryout with the front desk by calling 512-288-6057 or emailing customerservice@ccswim.net.

WE ARE BLOOD

FORMERLY THE BLOOD & TISSUE CENTER OF CENTRAL TEXAS.

HELP GIVE

WEAREBLOOD.ORG

DONATIONS ACCEPTED EVERY SUNDAY, WEDNESDAY, THURSDAY & FRIDAY @ OUR SLAUGHTER LANE LOCATION (BETWEEN BRODIE & WESTGATE IN THE STAR CENTER)
SAVE THE DATE

Children’s Holiday Party

Saturday December 3, 2016 10am to 1pm
@ Circle C Community Center

Join us and enjoy face painting, arts and crafts, train and pony rides AND a petting zoo!
This event is open to residents only.

Admission per child is 1 AWESOME unwrapped, unopened gift for our toy donation drive to lift the spirits of children in need, see the Holiday Wishes flyer on Page 9 for more info.
Holiday Wishes

Each year, neglected and abused children in the Austin area are removed from their homes by Child Protective Services caseworkers who work to make a difference in their lives. Separations occur all year, but are especially difficult during the holidays. Sometimes children leave with nothing but the clothes on their backs. In these circumstances, gifts and the holiday season are often forgotten.

Partnerships for Children is making a difference in the lives of these children and we invite you to join us by participating in our annual HOLIDAY WISHES program. In 2015, the Holiday Wishes program provided gifts to over 4700 children in Central Texas.

HOW CAN YOU HELP?

- Sponsor a child by purchasing items from their wish list.
- Donate general gifts for children that are not matched with community donors.
- Make a donation and we will shop for you.

For a contribution of only $75, you can transform a holiday wish into reality for a child in your community.

Join us by becoming a donor or contributor!

For more information, please visit partnershipsforchildren.org/holidaywishes or call 512-834-4756.

Partnerships for Children is a non-profit 501(c)(3) organization.
We are currently accepting donations for casino prizes! If you or someone you know has a business or company that would like to help out gives us a call at 512-288-8663 or email sarah@circlecranch.info

Break out your poker face for this year’s Holiday & Casino Party!
Enjoy delicious hors d’oeuvres, cash bar, casino tables, raffle drawings and of course music and socializing with great company!

Date: Friday December 9th, 2016
Time: 7:00pm - 10:00pm
Where: Circle C Community Center

Tickets will be on sale Monday November 7th — Friday December 2nd, $10 per person (4 tickets max).
Tickets may be purchased from the HOA office Monday through Friday between 9am and 5pm.
SUBSTITUTE TEACHERS WANTED

Must have a love for children, a sense of humor, and be ready to play!

Circle C Child Development Center is looking for fun and energetic substitute teachers to work at our quality, non-profit preschool and/or our after-school programs for elementary-aged children.

This is a perfect position for individuals with flexible schedules. Morning hours are available, but significant afternoon availability is a plus.

To apply: Please email your resume to: cchoffin@circlecdc.org
We look forward to hearing from you!
Hey there Circle C, well another year is almost over and we are still working very hard daily with our listings and buyers in Circle C and the surrounding area. The market is definitely fickle right now with only about 34 listings total on the market in Circle C Ranch. That is a very low number and many of those are the brand new homes they can’t seem to sell in Avana at Cal Atlantic Homes. They’re asking close to $440,000. for an 1850 square foot 1-story with no trees and no back yard sod. Yikes! They cut their prices back in May, but the prices were so sky-high to begin with, buyers are still holding back. Many buyers were waiting for the election results, while many more were looking for cheaper housing, such as Belterra, Sawyer Ranch and the southwest outskirts of Austin. Many builders in Belterra were the same as in Circle C for about $30,000.-$50,000. less for the same floorplans. That is what created the spike in sales out there last year and this year. If history is to be followed, we will see a lull during the holidays and start off with a bang early in the year, probably before the end of January. The early spring shoppers will dictate how the market rebounds next year. If we see a rush in home sales immediately after New Years, then that will probably equate to another strong spring with prices stabilizing. I do not see prices going up any further than they have in 2015 and 2016, as I believe the market price-height has been reached for now. Below are two new listings I have brought to market. Call me any time! (512) 970-1970

$407 La Plata Loop  “JUST LISTED!”  John’s listing 1.6 ACRE traditional country home in Lewis Mountain Ranch. 4 beds, 3 full baths, country kitchen, hardwood floors all situated on gorgeous, rolling topography backing to greenbelt. $499,000.! Call me!

4528 Merle Drive  “JUST LISTED!”  John’s new listing  Stunning 3 bedroom, 2.5 bath close in to town in up and coming Rose Glen! Gorgeous upgrades, big bedrooms, private yard-just a showplace. Built in 2008! $439,000. At 2126 square feet! Call me first!

Call John Squires’ “Sell” phone at (512) 970-1970.

#1 Agent in Circle C Ranch history with 499+/- homes “SOLD!” in Circle C Ranch alone and over 989 total home sales in the greater Austin area. Austin Business Journal “TOP 50” agent 8 times. #10 agent in 2014. #19 in 2015. FLEXIBLE COMMISSIONS!! Move-up/move-down plans for growing families or retirees. John works with all relocation companies. (Yes, it is your choice to use any agent you choose to sell your home with any relocation company)  John Squires is relo-certified with all relocation firms and he is the #1 listings and buyers expert in Circle C Ranch. John Squires will professionally consult, stage, renovate, update, upgrade and landscape your home (if needed) to sell for the maximum price the market will bear at no additional fee ever! Call John Squires directly any time to speak with him or set an appointment. John works 7 days per week for your convenience and he answers his phone! (512) 970-1970

Call Kevin Scrugg at (512) 529-8763 to see any house and for all leases!

Happy Holidays!
Call John Squires directly on his "sell" phone at (512) 970-1970 for a free, no obligation appointment to find the value of your home or be professionally represented in the purchase of any real estate in Texas. Thanks!

**SquiresTeam.com**

7177 Orisha Drive – John’s new lot listing. “JUST LISTED!” Gorgeous, 1-acre homesite in the back of Meridain among all the new estate homes. AISD, Travis county schools, not Hays! Beautiful hardwood oak, elms and mature cedars frame this lot backing to permanent green belt. **$425,000.**

11209 Bastogne Loop John’s new listing ~ “JUST LISTED!” Beautiful 1.5 story home with 4 bedrooms, 3 full baths and a separate office space! Big game room up with 1 bedroom and 1 full bath up! Perfect for in-laws or teen’s escape. Nice, shady yard backing to permanent Greenbelt too! Gated area across from Clayton. Listed at **$489,000.**

11132 Marden Lane ~ John’s listing. “JUST SOLD!” Stunning Newmark on secluded street. Wood floors throughout, granite counters, private yard. Awesome at **$430,000.**

9600 Prescott Drive John’s listing “JUST SOLD!” Gorgeous home in Vintage Place. 4 bedrooms, 3.5 baths with soaring ceilings and wood floors! Quick walk to restaurants, starbucks and HEB. **$479,000. SOLD** over full price!!

11220 South Bay Lane John’s new listing ~ “JUST LISTED!!” Beautiful white stone home with 5 bedrooms, 3.5 baths and a private back yard. The original owner/empty nester has decided to move to a smaller house and allow a new owner to come and make this home their own with their own custom décor. Listed at **$369,000.**
IPM is short for Integrated Pest Management and is the blending of effective, economical and environmentally sound pest control methods into a single flexible approach to manage pests. When utilizing IPM, we hope that you can avoid or reduce pest problems.

Here are some things to reduce the number of pests in your home:

• Reduce food or water resources for insects:
  • Encourage family to eat in one location. This makes it easier to clean since spills and crumbs are not spread around the house.
  • Clean up any spilled food or drink as soon as possible.
  • Sweep & vacuum regularly. This helps to remove food crumbs, pet hair and other things that insects may feed upon.
  • Do not leave dirty dishes in the sink overnight. Even small bits of food can be a meal for insects.
  • Do not leave pet food out overnight. Again, can be a free meal for insects.
  • Remove old newspapers, magazines and books that are unused. Silverfish love to feed on these types of items.
  • Repair plumbing leaks to get rid of water sources required by insects.
  • Use a plastic bag to line garbage cans to make garbage easier to remove.
  • Remove garbage on a weekly basis, possibly more during warmer times of the year.
  • Reduce areas where insects may live:
    • Clean drains with a stiff brush & then flush with boiling water.
    There are small flies that can grow in the slime layer of drain pipes.
    The stiff brush will loosen the slime and the boiling water will flush it away.
    • Remove tree stumps and any dead branches in the yard to avoid carpenter or acrobat ant populations living in these areas.
    • Remove debris (firewood, bricks, stones, etc.) away from the home.

• Clean closets on a quarterly basis to reduce the chance of spiders moving in.
• Reduce moving insects into the house:
  • Inspect all items for pests before bringing them into the house.
  • Prune tree limbs that touch or overhang the home & prune back and shrubs that touch the home. When shrubs or trees touch or overhang the home, they can be used as bridges for insects to get onto the home and then move inside.
  • Seal entry points on the outside of the home with sealant, expanding foam or copper mesh screening. Pipe penetrations, weep hole or cracks can allow insects, spider or other animals move into the home.
  • Store food in sealed plastic or glass containers to keep pantry pests out.
  • Keep screens, weather stripping and door thresh holds in good repair. Many insect pests are very small, so even a small tear in a screen or crack under a door can allow them to come inside.

• Use yellow bulbs in outside lights to reduce the number of insects coming near doorways.

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at 512.854.9600. Check out my blog at www.urban-ipm.blogspot.com

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Events at the Lady Bird Johnson Wildflower Center

WILD IDEAS HOLIDAY SHOPPING EVENT, DECEMBER 2 – 4

Buy holiday gifts and slip out into our beautiful winter gardens! We’ll feature 20% off all merchandise (members also receive their standard discount). Book signings, demos, food sampling, artists and artisans round out the event. Free admission. Friday & Saturday, 9 a.m. - 5 p.m. Sunday, noon - 5 p.m.

NATURE TREASURES HOLIDAY ORNAMENT WORKSHOP, DECEMBER 3 @ NOON - 2:00 PM

Celebrate native plants for the holidays and make something beautiful! We will stroll through the gardens and learn about native plants (and how to identify them), then make our own mini holiday ornaments using lovely little things gathered from nature. Registration is required and space is limited. $15.00 per adult, $10.00 per child. Members receive 10% off registration.

WREATH WORKSHOP, DECEMBER 3 @ 9:00 AM – NOON

Bring nature home for the holidays! In this hands-on workshop, create a festive wreath or table centerpiece using native plants along with traditional holiday decorations. Each participant will take home their own beautiful creation. Registration is required and space is limited. Materials are included with class registration fee. Adult members, $40.50; non-members, $45

MOONLIGHT HIKE, DECEMBER 13 @ 7:00 PM - 9:00 PM

See the beauty of the gardens by moonlight, listen for coyotes howling, and perhaps catch a glimpse of an owl in flight during this evening hike through the gardens and Arboretum. Learn about the history of the Wildflower Center, our work and our mission. Participants are welcome to bring (red light) flashlights. This experience is for ages 16 and up. Registration is required. Members, $13.50; non-members, $15

*All the events below can be registered for here: https://give.wildflower.org/pages/class_registration

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This Holiday Season, TxDOT is focusing on the issue of impaired driving by encouraging people to save a life by making a plan to get home safely before the holiday festivities begin. The “Plan While You Can” impaired driving campaign encourages drivers to line up a sober ride before enjoying festivities where drinking may occur. The campaign will run through January 1, 2016 and coincides with an enforcement period in which DWI patrols will be at increased capacity and out in full force looking for drunk drivers on Texas roadways.

Too often a designated driver is chosen during the evening and is often considered the “least drunk” person in the group. The designated driver should be a sober driver. Unfortunately, in many of our Texas towns and cities, mass transit and/or taxi availability is limited – another important reason this campaign message is about planning ahead and reminding our fellow Texans to “Plan While You Can.”

TEXAS STATISTICS

During the 2014-2015 Christmas Holiday Season (Dec. 1, 2014 to Jan. 1, 2015), there were 2,411 alcohol-related traffic crashes in Texas, resulting in 190 serious injuries and 110 fatalities. During the 2013/2014 holiday season (Dec. 1, 2013 to Jan. 1, 2014) there were 2,408 alcohol-related traffic crashes in Texas, resulting in 233 serious injuries and 102 fatalities. Comparing the 2013/2014 holiday season with the 2014/2015 holiday season there was a 0.1 percent increase in alcohol-related crashes and a 7.8 percent increase in alcohol-related traffic fatalities in Texas.

During the 2014-2015 New Year’s holiday (Dec. 31, 2014 to Jan. 3, 2015), there were 409 alcohol-related traffic crashes in Texas resulting in 34 serious injuries and 16 fatalities. During the 2013/2014 New Year’s holiday reporting period (Dec. 31, 2013 to Jan. 3, 2014), there were 337 alcohol-related traffic crashes in Texas, resulting in 37 serious injuries and 15 fatalities. Comparing the 2013/2014 New Year’s holiday reporting period with the 2014/2015 New Year’s holiday reporting period, there was a 21 percent increase in alcohol-related traffic crashes and a 7 percent increase in alcohol-related traffic fatalities in Texas.

Texans can help make the holidays merry and bright all season long by remembering to make a plan to get home safely before the festivities begin. Remember, it’s the most wonderful time of the year, but one poor decision to drink and drive could bring a devastating end to holiday celebrations.
These Circle C neighbors just **SOLD** their homes quickly and for top dollar using our proven, repeatable process.

Looking for an aggressive and proactive agent with a proven track record? Contact Chad Goldwasser for the best representation in Austin, Texas.

Chad Goldwasser - 512-750-8333
chad@pgraustin.com - facebook.com/puregoldrealty

CIRCLE C HOMES

There were 45 homes sold in the Circle C neighborhoods during the month of October 2016. Average days on market was approximately 22 days. Let us get you sold in less!
Poinsettia Facts

Poinsettias are a popular holiday plant which many pet owners and parents avoid due to their believed potential to cause death if ingested. According to Pet MD, this is actually an unlikely occurrence. Poinsettia (Euphorbia pulcherrima) plants contain a milky white sap containing chemicals called diterpenoid euphorbol esters and saponin-like detergents. When ingested, symptoms of vomiting, drooling, or diarrhea may be seen, but it would take large amounts of the plant to be ingested to cause poisoning, and most animals and children will likely not eat such amounts of the plant because of the irritating taste and feel from the sap. If the milky sap is exposed to skin, skin irritation may develop. Eye exposure may result in mild conjunctivitis or pink eye. Signs are self-limiting and generally don’t require medical treatment unless severe, according to an online Pet Poison Helpline site.
Final Phase Now Selling!
LAST OPPORTUNITY TO PICK YOUR LOT!

Just minutes from the Hill Country Galleria, Whole Foods, hospitals and entertainment venues. Nestled in an expansive setting of rolling hills and surrounded on two sides by 300 acres of natural habitat, Rocky Creek is one of the most breathtaking communities in Austin’s Hill Country. The perfect place to call home, Rocky Creek is located in the exemplary lake Travis ISD and offers its residents a resort lifestyle with a pool, playground and 7.5 miles of hike and bike trails.

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Bill Cozart  
Market Manager  
512-789-5586  
bcozart@dreeshomes.com

Nicole Peel  
Sales Assistant  
512-740-2300  
npeel@dreeshomes.com

*Receive a free gift at Rocky Creek model between December 1 and December 31, 2016. Quick move in offers and gift subject to change or withdrawal without notice. Offer restrictions may apply. See a Drees Market Manager for complete details.

Directions to Rocky Creek:  
West on Hwy. 71, left on Hamilton Pool Rd  
Drees model located at 17005 Rush Pea Circle
BUSINESS CLASSIFIED

SEWING IMPAIRED? EXPERIENCED SEAMSTRESS & FORMER FABRIC STORE OWNER Located in Circle C offering alterations, hemming, mending, and uniform patches, as well as wardrobe consultations. Providing fitting and consultations on formal wear for all occasions including proms and weddings. Do quilt repair and have associates for home dec projects. Call LIZ: 301-6966.

MARIANNE’S CLEANING SERVICE: Serving S.W. Austin for over 20 years. Bi-weekly, monthly, one time, move in/move out cleans welcome. Honest, dependable with excellent references. Isn’t it nice to come home to a clean house? Call 512-653-5955 or email at maryspicandspan@yahoo.com. Free estimates.

Classified Ads
Business classifieds (offering a service or product line for profit) are $65, limit 40 words, please contact Peel, Inc. Sales Office at 512-263-9181 or advertising@PEELinc.com.
Attention KIDS: Send Us Your Masterpiece!

Color the drawing below and mail the finished artwork to us at:
Peel, Inc. - Kids Club
308 Meadowlark St
Lakeway, TX 78734-4717
We will select the top few and post their artwork on our Facebook Page - Facebook.com/PeelInc.
DUE: December 31st

Be sure to include the following so we can let you know!

Name: _________________________________________
(first name, last initial)
Age:__________
NOW HIRING
Advertising Sales Representative

Description: The position includes marketing our community newsletters to local and area businesses. It is a flexible position that allows you to work from home and set your own hours.

Roles: Stimulate new advertising accounts in our community newsletters. Maintain current accounts assigned to you by Sales Manager. Service your accounts by assisting them from ad design to final proof approval.

Skills: Excellent communication through email and phone, with high level presentation and relationship-building skills. Strong prospecting and business development skills are a must. Previous sales experience preferred but not required.

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Qualifying for your FirstStar Rewards Checking automatically qualifies you for the highest FirstStar Rewards Savings rates.

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- Have 10 debit card purchases post and clear per monthly qualification cycle (not ATM transactions).
- Have 1 recurring direct deposit or ACH auto debit post and clear per monthly qualification cycle.
- Enroll and receive free paperless eStatements.

FirstStar Rewards Checking

2.50% APY*

on balances up to $15,000 when qualifications are met

Plus ATM fee refunds nationwide.**

*Annual Percentage Yield (APY) accurate as of May 12, 2016. A minimum deposit of $50.00 to open account. Rate tiers are as follows: Reward Rates 2.50% APY applies to balances of $0.01 - $15,000 and 0.50% APY paid on balances over $15,000 as long as qualifications are met each monthly qualification cycle. Base Rate 0.50% APY will be earned on all balances if qualifications are not met. All balances will earn 0.50% APY to 2.50% APY as long as qualifications are met. Rates may change after the account is opened. Fees may reduce earnings.

**ATM fee refunds are awarded on next statement cycle after qualifications are met.

FirstStar Rewards Savings

1.05% APY*

on balances up to $50,000 when qualifications are met

*Annual Percentage Yield (APY) accurate as of May 12, 2016. A minimum deposit of $50.00 to open account. Rate tiers are as follows: Reward Rates 1.05% APY applies to balances of $10,000,000 and 0.50% APY will be paid on balances over $50,000 as long as qualifications are met each monthly qualification cycle. Base Rate 0.50% APY will be earned on balances if qualifications are not met. All balances will earn 0.50% APY to 1.05% APY as long as qualifications are met each cycle. Rates may change after the account is opened. Fees may reduce earnings. Account available to Texas Residents only.

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SOLD

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11004 Sierra Ridge Court
SOLD

Gated Community
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SOLD

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