

STAR NEWSLETTER

HAPPY NEW YEAR 2020!



This year we are celebrating 85 years of service to you. Thank you members for your membership, loyalty and helping to make our credit union a success.

It's not too late
[Open a Holiday Club Account](#)

Make it easier on yourself next Christmas—open a Holiday Club account and start saving today. By depositing a little bit at a time, each payday, you can save enough money to buy your loved ones their favorite gift without hurting your pocket book.

Free!
[Income Tax Preparation](#)

Mountain Star FCU is pleased to offer our members FREE tax preparation services for 2020 tax-filing season. If your annual household income for 2019 was less than \$54,000; you may qualify for these FREE tax preparation services. For more information please call (915)544-2215

Refer a friend
[Let everyone know.](#)

Tell your family, friends and co-workers about us. Let your loved ones experience the joy of personal customer service.

Call us at (915) 544-2215



This year's IRS tax [deadline](#) is Wednesday, April 15, 2020. Traditional IRA contributions are not limited by how much you make annually, meaning that anyone with an earned income is eligible to participate, but your contribution may not be fully deductible. There are Traditional IRA contribution limits to how much you can put in. The maximum total annual contribution for all your IRAs (Traditional and Roth) combined is:

- \$6,000 (for 2019) if you're under age 50
- \$7,000 (for 2019) if you're age 50 or older

Is your budget feeling the SQUEEZE?

A personal loan from Mountain Star FCU can help.



Up to \$2,000
9.75% APR*
Up to 18 months



*Loans subject to approval. Other conditions may apply.



Things to look out for on your next statement.

At the beginning of every year Mountain Star FCU will send you the following documents for you to review:

- Fee Schedule for 2020
- Error Resolution Notice
- Privacy Notice
- 1099R by 01/31/2020

Should you have any questions please call our office at (915)544-2215.

Mountain Star FCU Team Ready to Serve You

Robert Carrillo Jr.	President/CEO
Gaby Barnes	VP of Operations
Pilar Rodriguez	New Accounts/EFT Manager
Dora Rivas	Accounting Officer
Laura Lujan	Member Service Supervisor
Jackie Valera	Loan Officer
Yolanda Ochoa	Receptionist
Arturo Garcia	Asset Recovery
Elaine Munoz	Teller
Yilda Esquivel	Teller

P 2 P Services

**Person to Person Services
 only at Mountain Star FCU**



**MOUNTAIN STAR FCU
 WILL BE CLOSED
 MONDAY
 JANUARY 20, 2020**