

STAR NEWSLETTER

HAPPY NEW YEAR 2022!

OUT with the **OLD** and **IN** with the **NEW**
Start '22 with a great RATE!

**REFINANCING
 WELCOME!**



As low as 2.22% APR*

Up to 84 months

**NO PAYMENTS FOR
 90 DAYS!**

Offer Ends 1/31/22

Call (915)544-2215 or apply online

www.mountainstarfcu.org



***Loans subject to approval. Other conditions apply.**

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 2022 tax-filing season. If your annual household income for 2021 was less than \$54,000; you may qualify for these FREE tax preparation services. We will start February 7, 2022 by appointment only. For more information please call (915)544-2215.

Find out if you have a
[Dormant Account.](#)

Under Texas Law we are required to submit funds on inactive accounts, three years or longer, to the Texas Comptroller each year. Please call us for more information on your account. A small deposit will reactivate your account today!



This year's IRA contribution [deadline](#) is Friday, April 15, 2022. 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 2021) if your under age 50
- \$7,000 (for 2021) if your age 50 or older

We want to help host your next super bowl party!

Everyone wins with our low auto rates and when you get an auto loan in the month of January you will be entered into our drawing.

Enter to win \$500

Call 915-544-2215 for more details.

Things to look out for in your statement.

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

- Fee Schedule for 2022
- Error Resolution Notice
- Privacy Notice
- 1099R by 01/31/2022
- Statement will provide 1099

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

Crossing your fingers won't stop fraudsters..

but E-alerts will!

Set your alerts up on home banking or on our app today and keep your account safe!



WHY DO BANK ACCOUNTS HAVE BENEFICIARIES?

THE BIG BENEFIT OF NAMING A BANK ACCOUNT BENEFICIARY IS THAT, IN THE EVENT OF YOUR DEMISE, IT **ALLOWS THE FUNDS IN THE ACCOUNT TO BYPASS THE PROBATE PROCESS**. UNLESS A BENEFICIARY IS NAMED, ANY MONEY IN YOUR ACCOUNT WILL BE SUBJECT TO COURT PROCEEDINGS. TALK TO YOUR MOUNTAIN STAR FCU MEMBER CARE SPECIALIST OR REPRESENTATIVE TO GET MORE INFORMATION.

How to contact your Credit Union:

- Phone: (915) 544-2215
- After hours: 1(888) 843-3207
- Automated Phone: (915) 544-2216
- Fax Number: (915) 533-1862
- Loan Depart. Fax:(915) 544-8064



MOUNTAIN STAR FCU WILL BE CLOSED MONDAY JANUARY 17, 2022 MONDAY FEBRUARY 21, 2022