

# STAR NEWSLETTER



**MOUNTAIN STAR**  
FEDERAL CREDIT UNION

## HOLIDAY DREAMS ON A BUDGET?

**BORROW UP TO  
\$7,500 WITH AN  
APR AS LOW AS  
6.95%**

**& ENJOY FLEXIBLE  
TERMS UP TO 48  
MONTHS!**



**Join Mountain Star FCU for a fun  
filled Tailgate/Health Day!**



**When:** October 12, 2024, 1:00 pm - 4:00 pm

**Where:** 2229 E. Yandell El Paso, TX 79903

**Enjoy:-** FREE immunization shots for members who bring a blanket to donate.

Live screening of the Big River Shootout (Texas vs Oklahoma) football game. Delicious hot dogs and drinks-  
Local vendors to explore Kickoff: 1:30 pm  
Come cheer on your favorite team, prioritize your health, and have a great time with us! We look forward to seeing you there!

### **Holiday Closures**

**Columbus Day**  
Monday, October 14, 2024

**Veterans Day**  
Monday, November 11, 2024

**Thanksgiving Day**  
Thursday, November 28, 2024  
Friday, November 29, 2024 Closing at 1:00 p.m.

**Christmas Eve**  
Tuesday, December 24, 2024 Closing at 1:00 p.m.  
**Christmas Day**  
Wednesday, December 25, 2024

**New Years Eve**  
Tuesday, December 31, 2024 Closing at 1:00 p.m.  
**New Year's Day**  
Wednesday, January 1, 2025

**DRIVE THE CAR  
YOU DESERVE!**

**AUTO LOAN RATES  
AS LOW AS**

**5.75% APR**

**FOR UP TO  
84 MONTHS!**

ASK ABOUT OUR 96-MONTH OPTION.



# FREE FINANCIAL LITERACY COURSE

EVERY SATURDAY AT  
MOUNTAIN STAR FEDERAL  
CREDIT UNION!



MOUNTAIN STAR  
FEDERAL CREDIT UNION

Scan the QR code and  
download our  
Skip –A-Payment  
form today!  
Forms needs to be  
turned in by  
**October 31, 2024**



## Boost Your Financial Knowledge!

Join us every Saturday at Mountain Star FCU from 10 a.m. to 11 a.m.  
for FREE financial literacy courses!

Learn how to manage your finances, budget, and more!

When: Every Saturday

Time: 10 a.m. - 11 a.m.

Where: Mountain Star FCU

Mark your calendars and take control of your financial future!

SKIP-A-PAYMENT  
OR TWO!

Give yourself a  
break from holiday  
season payments.



MOUNTAIN STAR  
FEDERAL CREDIT UNION



## Breaking the Cycle of High-Cost Lending

In the United States, millions of households lack access to traditional banking services, relying on predatory payday lenders and check cashing services. The Small Dollar Loan Program (SDL Program) aims to change this by providing affordable alternatives to high-cost lending.

Key Features of the SDL Program:

- Loans up to \$2,500 with manageable installment repayment
- No prepayment penalties
- Credit reporting to help build or improve credit history

## Mountain Star FCU's Small Dollar Loan Program:

- 18% interest rate
- Up to \$2,500 unsecured loan
- Membership requirement
- Proof of income and six months of continuous employment required
- No application fee or prepayment penalties
- Credit score flexibility
- Loan term up to 48 months
- Mandatory financial education class before loan disbursement

By offering responsible lending practices and financial education, Mountain Star FCU empowers members to break the cycle of high-cost lending and build a stronger financial future.

# NEED A FINANCIAL BOOST?

Borrow up to  
\$2,500 up to  
24 Months!



MOUNTAIN STAR  
FEDERAL CREDIT UNION



ACCREDITED  
BUSINESS

