

# STAR NEWSLETTER

1ST QTR 2025

Happy 90th Anniversary!  
We are thrilled to celebrate 90 years of service to you, our valued members. This milestone is a testament to your trust and support. Thank you for making our credit union such a success. We look forward to celebrating with you all year long!



*Mountain Star Staff*

**START THE NEW YEAR STRONG!**

**BORROW UP TO \$5,000**

AS LOW AS **7.49% APR**  
UP TO 48 MONTHS

NCUA ACCREDITED BUSINESS  
CERTIFIED CDFI

MOUNTAIN STAR FEDERAL CREDIT UNION

**NEW YEAR NEW RIDE!**

AUTO LOAN RATES AS LOW AS **5.50% APR**

**& TERMS UP TO 72 MONTHS!**

NCUA ACCREDITED BUSINESS  
MOUNTAIN STAR FEDERAL CREDIT UNION  
CERTIFIED CDFI

**Holiday Closures:**  
Monday January 20th– MLK Day  
Monday February 17th– President’s Day





# MSEFCU

ANNUAL MEMBERSHIP MEETING & BOARD OF DIRECTOR NOMINATIONS

## YOU ARE INVITED

to attend our 90<sup>th</sup> annual membership meeting. Our meeting will be held on Wednesday, March 19<sup>th</sup>, 2025, at the Starlight Event Center, 6650 Continental Dr., El Paso, TX 79925. Business meeting starts at 6:30 p.m.

Manny Hernandez, chairman of our Nominating Committee, announces the committee is taking applications for two vacancies on the Board of Directors.

Members interested in serving as a Board of Director must submit an application and resume to:

Mountain Star Federal Credit Union  
Nomination Committee Chairman,  
P.O. Box 3141, El Paso, TX 79903.

The application and resume must be postmarked by February 21, 2025, at 5 p.m.

Candidates must meet the credit union's criteria to qualify:

1. Be at least 18 years of age or older.
2. Be a member in good standing.
3. Be able to attend monthly board meetings.
4. Have board knowledge and experience in Business Management.
5. Refer to application form for qualifications (available at the credit union for pick up)



This year's IRS tax deadline is Tuesday, April 15, 2025.

Traditional IRA contributions are not limited by how much you make annually, meaning that anyone with earned income is eligible to participate, but might not be fully deductible. There are Traditional IRA contribution limits. Check on IRS.gov for more details.

The maximum total annual contribution for all your IRAs (Traditional and Roth) combined is: \$7,000 (for 2024) if your under are age 50.

Catch-Up IRA Contributions: Individuals aged 50 and older can contribute an additional \$1,000, unchanged from 2024.

## JOIN US

EVERY SATURDAY FOR A FREE FINANCIAL LITERACY COURSE

AT MOUNTAIN STAR FEDERAL CREDIT UNION



Vita Tax Preparation is back!

Starting Saturday, February 2nd by appointment.

Schedule will be Tuesdays and Wednesdays from 5:30 p.m.-7:30 p.m.  
Saturdays from 9:00 a.m.-12:00 p.m.

Please call (915) 544-2215 for more information.



MOUNTAIN STAR FEDERAL CREDIT UNION