

# STAR NEWSLETTER

2ND QTR 2025

**SMALL LOAN  
BIG SUPPORT!**



**BORROW UP TO  
\$2,500**

**UP TO  
24 MONTHS**








**MOUNTAIN STAR  
FEDERAL CREDIT UNION**



We are excited to announce the upcoming opening of our Las Cruces branch!

April 1, 2025

-  **Address**  
210 E. Idaho Ave Las Cruces, NM 88005
-  **Phone**  
(575) 652-6880
-  **Hours of Operation**  
Monday, Tuesday, Thursday, and Friday: 9:00 a.m. - 4:00 p.m.  
Wednesday: 10:00 a.m. - 4:00 p.m.



**Annual Meeting 2025!**  
Thank you, Members for your continued support.

**Holiday Closures:**  
Monday May 26th– Memorial Day  
Thursday June 19th– Juneteenth



**"Good Grades Challenge"** Students, share your report cards with us to earn exciting rewards! Bring your report card to the credit union and watch your account grow while celebrating your achievements.



## 2025 SPOTLIGHT: EMAIL AND TEXT AS PREFERRED CONTACT METHODS

The FTC reports that the percentage of imposter scams that start with a phone call has decreased from 67% in 2020 to 32% in 2023. Text messages and email are becoming a preferred method of first contact.

For example, the scammers might impersonate a company and send a message or email about a fake security alert, renewal, invoice, discount or tracking error. There are even multi-party scams, where the first scammer directs you to an accomplice who poses as a government agent or bank employee.

## 2025 SPOTLIGHT: "ACCIDENTAL" TEXT MESSAGES

Have you gotten a text message that seems genuine, but it also appears to be intended for someone else? It might say something like, "Sorry I'm running late, I'll be there in 15 minutes." Not wanting to be rude, you respond to tell the sender they've got the wrong number.

These wrong number texts are often the first step in a romance or employment scam. Although there's sometimes a scammer on the other end from the start, scammers can also use AI messaging bots to target thousands of people at a time.

Brought to you by online article with Experian

## Protect Your Debit Card on Your Next Adventure

If you're planning to travel and use your credit union debit card, we recommend notifying us in advance. Transactions outside your usual spending patterns, particularly those made out of state or overseas, can trigger a security alert in our fraud detection system. If we suspect fraudulent activity, your card may be temporarily suspended until the transaction is verified with you.

To avoid any inconvenience while traveling, please let us know your plans ahead of time. Also, don't forget that our app allows you to conveniently turn your debit card on or off when it's not in use.