



STAR NEWSLETTER

Happy New Year, Mountain Star Family!

As we welcome 2026, our hearts are full thinking about everything we accomplished together in 2025 — new projects, new connections, and countless moments that reminded us why our members are truly the star of our story.

This year, we're excited to bring even more opportunities, support, and joy to our amazing community. Thank you for trusting us, growing with us, and letting us be part of your financial journey.

Here's to a bright, joyful, possibility-filled 2026!

- MOUNTAIN STAR STAFF

MOUNTAIN STAR
Federal Credit Union

TAKE CONTROL WITH ONE PAYMENT PLAN

BUNDLE YOUR DEBTS, AND
BREATHE EASIER!
BORROW
UP TO: **\$7,500**
UP TO 48 MONTHS
AS LOW AS 7.49% APR

APPLY NOW!



MOUNTAIN STAR
Federal Credit Union

MSFCU

ANNUAL MEMBERSHIP MEETING & BOARD OF DIRECTOR ELECTION 2026

Manny Hernandez, chairman of our Nominating Committee, announces the committee is taking applications for three 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
Nominating Committee chairman;
Manny Hernandez
P.O. Box 3141,
El Paso, TX 79903

Deadline to submit resume and applications:
—Monday March 2nd, 2025

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

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



DRIVE INTO THE NEW YEAR!

**GET BEHIND THE WHEEL OF
YOUR DREAM CAR TODAY!**

**AUTO LOAN
RATES AS LOW
5.00% APR**



Free Tax Help is Coming!

Get your taxes done for FREE this season with the VITA Program at Mountain Star!



VITA PROGRAM TAX SERVICES ARE BACK!

VITA Certified Volunteers will prepare your taxes at no cost if you meet eligibility! Services open to the community. Membership not required

We will begin on Saturday Jan 24th –schedule will be as follows:

Tuesday & Wednesday

-5:30p.m.-7:30p.m.

Saturday

-9:00a.m.-12:00p.m.

HOLIDAY CLOSURES:

–Monday Jan 19th–MLK Day

–Monday Feb 16th–President's Day

REMINDER!

The Deadline to file federal income tax returns is:

April 15th, 2026

NEW HOURS OF OPERATION:

Starting on Monday January 12, 2026

Las Cruces Office:

Mon, Tue, Thurs, and Friday

9:00 a.m.–5:00 p.m.

Wednesday 10:00 a.m.–5:00 p.m.

Starting on Saturday, January 17th

Las Cruces Branch 9:00a.m.–1:00p.m.

El Paso Branch 9:00a.m.–1:00p.m.

The "3 Second Pause."

Scammers count on you panicking.
We count on you pausing.



SCAM ALERT!

Scammers try to create urgency. They want you to panic and act fast ("your account is closing!", "you owe money!", verify now!")

Our institution will never call you to pressure or ask for sensitive information, or ask for your PIN.