



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

## DRIVE INTO THE NEW YEAR!

GET BEHIND THE WHEEL OF YOUR DREAM CAR TODAY!

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

CDFI NCUA Equal Lender

## 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!**



# 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.

*Save the Date*  
Wednesday  
April 15th, 2026  
LOCATION TBA

Members interested in serving as a Board of Director must submit an application and resume to: Mountain Star Federal Credit Union Nomination Committee chairman; Manny Hernandez P.O. Box 3141, El Paso, TX 79903

Deadline to submit resume and applications:  
-Monday March 2<sup>nd</sup>, 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)



## Free Tax Help is Coming!

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



**MOUNTAIN STAR**  
Federal Credit Union

**VITA**  
Free Tax Preparation

## **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.

# **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**

## **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.