

## Holiday Closings

(both branches closed)

- **GOOD FRIDAY**  
Friday, April 2, closing at 2PM
- **MEMORIAL DAY**  
Monday, May 31

### NOTICE TO ALL MEMBERS ON FIDELIS CATHOLIC FEDERAL CREDIT UNION CHARTER #9810 ARVADA, CO

The Federal law, under which Fidelis Catholic Federal Credit Union operates, requires the Supervisory Committee to verify member's accounts periodically. This verifies the accuracy of your account balances and covers all deposits and loan accounts including credit card and mortgage balances, as shown on your statements as of March 31, 2021. **It's important that you compare figures on these statements with your records.** If the balances do not agree with the balances shown in your records, report the differences immediately to the **Fidelis Catholic Credit Union Supervisory Committee, PO Box 809, Arvada, CO 80001-0809.** Unless you report any differences within 10 days, the balances shown on your statements will be considered correct.

*Fidelis Catholic Credit Union  
Supervisory Committee*

#### FOLLOW US:

 [facebook.com/FidelisCatholicCreditUnion](https://facebook.com/FidelisCatholicCreditUnion)

 [@FidelisCatholicCreditUnion](https://www.instagram.com/FidelisCatholicCreditUnion)



## Happy Holy Week

Lent is a time of spiritual renewal, as well as a time to prepare ourselves for Easter Sunday. Our Lord is with us, always forgiving and loving all with no exceptions.

*"For God so loved the world that He gave His only Son, so that everyone who believes in Him might not perish but might have eternal life." -John 3:16*

The Easter season, especially Holy Week, gives us the opportunity for reflection. We know that Jesus died for us, only to give each of us new life. Easter can be a time of renewed commitment to our Heavenly Father. May our Risen Lord continue to inspire each of us. We wish you all a peaceful Holy Week.

## Fidelis Staff: Anniversaries

**25** YEARS



**Toni Jones**

**10** YEARS



**Lisa Cottingham**

Our Fidelis family would like to give a massive thank you to two of our own, **Toni Jones** and **Lisa Cottingham**. Toni is celebrating 25 years with Fidelis, while Lisa is celebrating 10 years. We want to give you our utmost gratitude. Your loyalty and hard work have set an example for everyone! Our team wouldn't be the same without you both!

# Let us help you save some green!

**NEW | USED | REFINANCED**

Call **303.424.5037** for an appointment  
or apply online at **Fideliscu.org**



*Uniting Your Faith and Finances*



# Meet the Staff

My name is **Linda Kalkhorst**. I joined the Fidelis team on February 1st as a part-time teller.

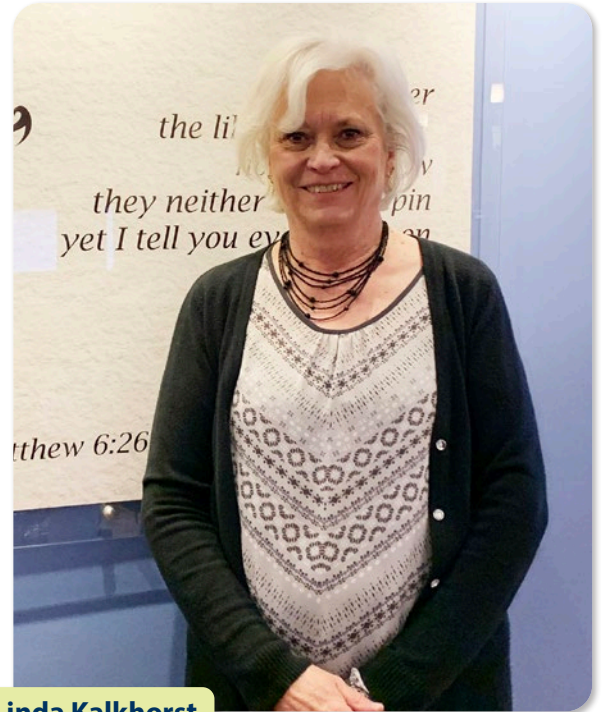
My professional life includes 20 years operating a state licensed day care home and 17 years as the Director of Family Life Ministry for Immaculate Heart of Mary Catholic Church in Northglenn.

After retiring from Immaculate Heart of Mary last December, I am excited to find a place at Fidelis where I can assist members in a Catholic environment.

I have been married for 45 years to my amazing husband, and I have 4 children, 8 grandchildren, and 4 great-grandchildren. They are the sparkle of my life.

In my down time, I enjoy spending time with my family, quilting, sewing, and putting puzzles together.

I look forward to meeting and serving all of the wonderful members of Fidelis Catholic Credit Union.



**Linda Kalkhorst**

# Anytime. Anywhere!

Buying Power with a  
**Fidelis VISA Credit Card!**

Call: **303.424.5037**  
Click: **Fideliscu.org**  
or **Come In**



*Uniting Your Faith and Finances*



# SEE US FIRST!

## Get Your Mortgage Checkup Today

Call: **303.424.5037** Click: **Fideliscu.org**  
or **Come In**

**Fidelis**  
Catholic Credit Union™

NMLS # 646618



## CURRENT RATES Effective Date: April 1, 2021

### LOANS

		Rates starting as low as
New Vehicles – Cars, Trucks		1.79% APR*
Used Vehicles – Cars, Trucks		1.79% APR*
RV's		4.50% APR*
Motorcycles		4.50% APR*
Signature Loans (Unsecured)	6 months	6.99% APR*
	12 months	7.49% APR*
	24 Months	7.74% APR*
	36 Months	7.99% APR*
	48 Months	8.24% APR*
	60 months	8.49% APR*
Second Mortgages	5 year fixed rate	2.34% APR*
	10 year fixed rate	2.49% APR*
	15 year fixed rate	2.74% APR*
	20 year fixed rate	2.99% APR*
Certificate Secured – Variable Rate		1.75% over Certificate Rate
VISA Credit Card	Classic Program (with annual fee)	11.95% APR*
	Gold Program (with annual fee)	5.70% APR*
Home Equity Line of Credit – Variable Rate		3.00% APR*
INTEREST ONLY Home Equity Line of Credit – Variable Rate		5.75% APR*
First Mortgages – For current rates, please call 303.424.5037		

\*APR=Annual Percentage Rate.

Your rate and loan amount are based on your credit qualifications. Rates shown are the lowest rates possible – not everyone will qualify. The APR may be adjusted up or down based on the term of the loan, the loan to value rates and personal credit history. Rates subject to change. Interest only loan – 5 year variable rate loan. Certain restrictions apply, see a credit union representative for more details. **Rates as of 04/01/2021.**

### SAVINGS

	Rate	APY*
Regular Share Savings	0.05%	0.05%
IRA Shares	0.05%	0.05%
Christmas Club Savings	0.05%	0.05%

#### Yield Plus (Money Market Fund) Projected Rate

\$2,500 Minimum	0.05%	0.05%
\$5,000 Minimum	0.10%	0.10%

#### Money Market Checking Projected Rate

\$0-\$4,999	0.05%	0.05%
\$5,000-\$19,999	0.10%	0.10%
\$20,000-\$49,999	0.15%	0.15%
\$50,000+	0.20%	0.20%

### IRA & Share Certificates

6-11 months	0.15%	0.15%
12-23 months	0.25%	0.25%
24-35 months	0.30%	0.30%
36-47 months	0.40%	0.40%
48-59 months	0.50%	0.50%
60-months	0.60%	0.60%

\*APY=Annual Percentage Yield.

Rates are subject to change daily. The minimum certificate purchased is \$500.00 for Regular Certificates, Roth IRA and Traditional IRA Certificates. An additional \$100.00 must be maintained in the Regular Share account or the IRA Share Account during the entire term of the certificate. Dividends on all regular and IRA certificates are compounded within the certificate each month. The early withdrawal penalty for certificates of one year or less original maturity is all earned dividends up to a maximum of 3 months earnings. For certificates with original maturities longer than one year, the early withdrawal penalty is all dividends earned to a maximum of 6 months earnings. **Rates as of 04/01/2021.**

\*\*See website for disclosure information.



**MAIN BRANCH:** 6320 Wadsworth Blvd., Arvada, CO 80003  
**Hours:** Mon., Tues., Thurs. – 9AM-5PM • Wed. – 10AM-5PM • Fri. – 10AM-6PM

**IMMACULATE HEART OF MARY BRANCH:** SW Corner/Parish Center • 11385 Grant Dr., Suite A, Northglenn, CO 80233  
**Hours:** Mon., Tues., Thurs., Fri. – 9:30AM-5PM • Wed. – NOON-6PM • Sat. – 9AM-NOON

**303.424.5037**

