

Holiday Closings

(or closing early)

- **GOOD FRIDAY**
Friday, April 10, closing at 2PM
- **MEMORIAL DAY**
Monday, May 25

Important VISA Credit Card Changes

Effective in the month of April, your VISA credit card payment due date will be changing to the **28th of each month**. The VISA Credit Card statement will be now be a part of your monthly member statement. **You will no longer receive a separate VISA Credit Card statement.** Any auto transfers Fidelis makes for your VISA Credit Card will not change unless you contact us and tell us to change the due date of your electronic transfer. You may contact us at loans@fideliscu.org or **303.424.5037**. Your VISA Credit Card statement information and Score Card Bonus Point information will be listed on your Fidelis monthly member statement.

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 facebook.com/FidelisCatholicCreditUnion

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

During this time of anxiety and uncertainty

We at Fidelis Catholic Credit Union would like to offer our thoughts and prayers to our Catholic community and all those worldwide whose lives have been affected. We invite you to join us in praying for peace, protection, and healing.

Lord Jesus, you came into the world to heal our infirmities and to endure our sufferings. You went about healing all and bringing comfort to those in pain and need. We come before you now in this time of illness asking that you may be the source of our strength in body, courage in spirit and patience in pain. May we join ourselves more closely to you on the cross and in your suffering that through them we may draw our patience and hope. Assist us and restore us to health so that united more closely to your family, the Church, we may give praise and honor to your name. Amen

May everyone stay safe and healthy!

God Bless.



Fidelis 1st Quarter Happenings

Assumption Fish Fry



IHM Fish Fry



Meet the Staff

Hello my name is **Mary Ann Eggleston**, I was born and raised in Arvada. As a little girl, I can remember going to the credit union in the little house across the street from St. Anne's Parish with my mom and sisters. In 1986, my mom opened my first savings account and at that age, I thought it was so cool.

April of this year is my 20-year anniversary working at Fidelis. I started as a receptionist and worked my way up to the Administrative Assistant/HR. When I first applied for the receptionist position, my intentions were to work while I was attending college. I enjoyed working with my co-workers and serving the members, I decided to make it my career. Working at Fidelis feels like family.

I love spending time with my husband and our beautiful 4-year daughter. In my free time, I like to scrapbook, clean and organize, go up to the casinos and spend time my family.



Mary Ann



Refinancing Your Mortgage?

SEE US FIRST

Get Your Mortgage Checkup Today!

Stephani Lipinski, NMLS # 1815887

303.424.5037 x123 • stephanil@Fideliscu.org



NMLS # 646618



Lord in these trying times please show us the way.
Let those who are sick be healed and keep my family,
friends, and community safe. Amen



Uniting Your Faith and Finances

CURRENT RATES Effective Date: April 1, 2020

LOANS		Rates starting as low as
New Vehicles – Cars, Trucks		3.75% APR*
Used Vehicles – Cars, Trucks		3.75% 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	3.85% APR*
	6 year fixed rate	3.90% APR*
	7 year fixed rate	3.95% APR*
	8 year fixed rate	4.00% APR*
	9 year fixed rate	4.05% APR*
	10 year fixed rate	4.10% APR*
	12 year fixed rate	4.15% APR*
15 year fixed rate	4.25% 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)	7.20% APR*
Home Equity Line of Credit – Variable Rate		4.50% APR*
INTEREST ONLY Home Equity Line of Credit – Variable Rate		4.50% 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 04/01/2020.**

SAVINGS	Rate	APY*
Regular Share Savings	0.100%	0.100%
IRA Shares	0.100%	0.100%
Christmas Club Savings	0.150%	0.150%
Yield Plus (Money Market Fund) Projected Rate		
\$2,500 Minimum	0.025%	0.025%
\$5,000 Minimum	0.050%	0.050%
Money Market Checking Projected Rate		
\$0-\$4,999	0.250%	0.250%
\$5,000-\$19,999	0.350%	0.351%
\$20,000-\$49,999	0.400%	0.401%
\$50,000+	0.500%	0.501%
IRA & Share Certificates		
6-11 months	.80%	.80%
12-23 months	1.00%	1.00%
24-35 months	1.15%	1.16%
36-47 months	1.20%	1.21%
48-59 months	1.25%	1.26%
60-months	1.30%	1.31%

*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 04/01/2020.**

**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

