

Holiday Closings

(or closing early)

- **LABOR DAY**

Monday, September 7



*Since 1954, we've helped generations
of Catholic Families
Unite their Faith and Finances.*

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Fideliscu.org

Dear Fidelis Catholic Credit Union Members

The past few months have created anxious moments for all of us. As you know, the Credit Union underwent a technology conversion on April 1st. I have been asked many times why we chose to convert during the middle of the COVID-19 Pandemic. All I can say is, it was not planned that way. It certainly was not ideal to have the two coincide with each other. Fidelis, along with the new technology company, set the date for conversion a year in advance. By the time we realized that the entire world would be shut down, we were, more or less, at the point of no return. The alternative would have cost the Credit Union and our members tens of thousands of dollars.

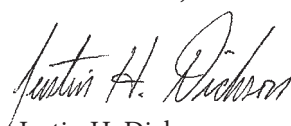
Now that the conversion is complete, we can start looking to the future and utilizing the technology and security to protect our members and to create new and exciting products. Watch for announcements coming soon.

As far as COVID-19; no one is sure how long or how much longer this will continue to affect our lives and the economy. I thank you for your patience and understanding as we navigate through the difficult task of keeping our staff and our members safe as well as secure. Because the situation changes from day to day; visit our website at www.fideliscu.org for the most up to date information.

Finally, I want to say thank you to the staff of Fidelis. They came to work when most of the rest of the world was staying home and sheltering in place. They did an amazing job during a stressful time and they did it with a smile on their face. I am sure that you join me in saying thank you to them.

Thank you for trusting Fidelis Catholic Credit Union with your finances and know that we are always looking out for your best interest.

God Bless You,



Justin H. Dickson
President

Thank You to Our Wonderful Staff

We want to give a big shout out to all of our front line staff and our back office support teams for all their hard work and dedication during our computer system upgrade and the unique circumstances we've had to adjust to during the COVID-19 outbreak. We know that the past couple months have come with its challenges, but we are truly grateful and blessed to have the amazing staff that we do! Thank you to the Fidelis Staff for all that you have done and continue to do!



2020 Foundation Scholarship Winners

In the spirit of good faith, the Fidelis Foundation was founded by Fidelis Catholic Credit Union in 2007 to provide financial support and to encourage more young Catholic students to carry on the tradition and commitment of Catholic principles. To date we have awarded \$125,000 to deserving 8th grade students at our partner schools. The winners each received a scholarship in the amount of \$2,000 to nurture higher education in the Catholic traditions. **Congratulations!**



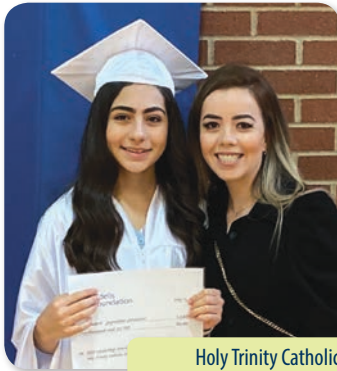
Shrine of St. Anne Catholic School
Genessa Capra



St. Louis Catholic School
Jolie Dalton



Sts. Peter and Paul Catholic School
Mable Golesh



Holy Trinity Catholic School
Jaqueline Gonzalez



Nativity of Our Lord Catholic School
Finnegan LaVelle

Not Shown
Assumption of the Blessed
Virgin Mary
Evelyn Corral

Thinking about a Second Mortgage?

- Pay Off High-Interest Debts
- Education Expenses
- Car Down Payment
- Home Renovations

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Fixed Rate Loan
as low as

2.99%
APR*



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Catholic Credit Union™

Uniting Your Faith and Finances

NMLS # 646618

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



*APR = Annual Percentage Rate. Rates are subject to change without notice. This is a fixed rate loan. The rate is based on your LTV (loan to value) ratio, term of loan and credit history. Certain restrictions and limitations may apply. Second mortgage loans must be secured by your owner-occupied residence. All application requests are subject to credit and property approval. Borrower and/or Applicant will be responsible for closing costs and appraisal if required. Proof of homeowners insurance is required. For specific tax advice, please consult a qualified tax professional.

Anytime. Anywhere!

VISA Gold "Choice" Credit Card

rates as low as

5.70% APR*

Disclosure

*APR (Annual Percentage Rate). No annual fee your first year. After the first year, a \$45 annual fee applies. With approved credit; certain restrictions may apply. Membership required. See website for more details.



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



CURRENT RATES

Effective Date: July 1, 2020

LOANS

		Rates starting as low as
New Vehicles – Cars, Trucks		3.49% APR*
Used Vehicles – Cars, Trucks		3.49% 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	2.99% 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)	5.70% APR*
Home Equity Line of Credit – Variable Rate		3.00% 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 07/01/2020.**

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	0.150%	0.150%
\$5,000-\$19,999	0.250%	0.250%
\$20,000-\$49,999	0.300%	0.300%
\$50,000+	0.400%	0.401%

IRA & Share Certificates

6-11 months	.60%	.60%
12-23 months	.75%	.75%
24-35 months	.90%	.90%
36-47 months	1.00%	1.00%
48-59 months	1.05%	1.06%
60-months	1.10%	1.11%

*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 07/01/2020.**

**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

