

Celebrations

- **TRICK OR TREAT STREET**
Wed., October 31
- **GIVING TREE TAGS**
Pick up tags in both lobbies
November 26-December 14
- **SANTA PARTIES**
IHM Branch: Fri., December 7, 3-5PM
Main Branch: Fri., December 14, 3-6PM

Holiday Closings

(both branches closed)

- **COLUMBUS DAY**
Mon., October 8
- **VETERAN'S DAY**
Mon., November 12
- **THANKSGIVING**
Thurs., November 22 and
Fri., November 23
- **CHRISTMAS**
Tues., December 25
- **NEW YEAR'S DAY**
Tues., January 1

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Fideliscu.org

11th Annual Scholarship Foundation Golf Tournament

This year's tournament was hosted at Hyland Hills Golf Course on Friday, **August 17**. 96 golfers attended and \$13,850 was raised for the Catholic High School Scholarship Program. We appreciate everyone who participated! A special thanks to those on the Foundation Golf Committee, as well as those on our Board of Directors, Supervisory Committee, and credit union members who volunteered their time at the tournament to make this day our BEST ever.

If you are unable to attend this year's tournament, feel free to make a **YEAR-END DONATION** to the Northwest United Scholarship Foundation. Contact us at 303.424.5037. All monetary gifts must be made by **December, 31, 2018**.



Winners (left to right): Kevin Paquette, Patrick Paquette, Adam Hermanson, Roger Hermanson

Fidelis Step-Up CD

Step up your savings today with our flexible, one-time rising rate CD.

- **2.53% APY*** 48 month starting rate
- **2.78% APY*** 60 month starting rate

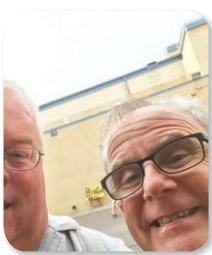


*APY = Annual Percentage Yield. Visit **Fideliscu.org** for details.

Fidelis on the Road



Shrine of St.
Anne's Bazaar



St John Paul II
Parish Potluck



Assumption's
Bazaar



IHM 50th
Anniversary
5k Fun Run



Meet the Staff



Renee Budden

Hello! My name is **Renee Budden**; I work at the Arvada Branch. I am a Colorado native who was born and raised in Thornton. I discovered my love of school, children, and helping others at an early age which naturally led to my dream of becoming an elementary school teacher. I attended the University of Northern Colorado. In December 2013, I graduated with a Bachelor of Arts degree in Interdisciplinary Studies with an emphasis in Elementary Education. Teaching was a rewarding career that taught me a lot, but after three years and a lot of prayers I decided it was time to take my skills and love of learning to grow in a new field. I have enjoyed learning about the financial world and getting to know a lot of wonderful people for the last year at Fidelis. In my personal time, I love to travel, spend time with family and friends, watch movies, and read books.



Merry Christmas!

Skip Your December Loan Payment

This is the time of year when a little **EXTRA cash can go a long way!** By participating in this program, you can skip your Fidelis DECEMBER loan payment **for a low Transaction Fee of \$25 per loan** (excludes First Mortgage Real Estate Loans and VISA Credit Cards).

Simply choose the loan(s) you'd like to skip and we will take care of the rest. Please note: interest will continue to accrue on your loan(s) during December.

- A Fidelis Skip-A-Payment will not be deducted or withdrawn from Direct Deposit or ACH.
- Indicate on this coupon which loan(s) you want to skip in December 2018 (regular payments resume in January).
- Skip-A-Payment with Fidelis Homebanking Internet Bill Pay requires you to change your Bill Payment scheduler.

Skipping your December Loan Payment is easy!

Just complete this coupon, and mail or fax to us, or drop off at any branch. Don't delay! **This coupon MUST be received by the Credit Union before November 30, 2018.**

Date	Day Phone
Member's Name (Please Print)	Evening Phone
Member's Signature	Loan Number(s) to Skip Payment On
Joint Signature	Account Number to Pay Transaction Fee(s) From

Mail to Fidelis, 6320 Olde Wadsworth Blvd., Arvada CO 80003, **fax to** 303.422.0116 **or drop off** at any of our offices.

Contact our Loan Department for more information or if you have questions at **303.424.5037** or **loans@FidelisCU.org**.

All coupons must be filled out completely! **Your loan(s) must have six (6) months on time payment history to qualify, and you must be a Fidelis member in good standing.** This offer is valid on all loans EXCEPT First Mortgage Real Estate Loans and VISA Credit Cards. Interest will continue to accrue on your loan(s). Fidelis reserves the right to refuse any Skip-A-Payment request. Use of the coupon is a deferral which effectively extends the repayment of debt. Payments made through direct deposit will not be deducted or withdrawn from a debiting financial institution.

THIS COUPON EXPIRES NOVEMBER 30, 2018



Thank you to our sponsors who made our 11th Annual Charity Golf Tournament a success!



The Dickson Family



CURRENT RATES Effective Date: October 1, 2018

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	7.49% APR*
	12 months	7.99% APR*
	24 Months	8.24% APR*
	36 Months	8.49% APR*
	48 Months	8.74% APR
	60 months	8.99% APR
Second Mortgages	5 year fixed rate	4.99% APR*
	6 year fixed rate	5.04% APR*
	7 year fixed rate	5.09% APR*
	8 year fixed rate	5.14% APR*
	9 year fixed rate	5.19% APR*
	10 year fixed rate	5.24% APR*
	12 year fixed rate	5.29% APR*
	15 year fixed rate	5.39% 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)	7.45% APR*
Home Equity Line of Credit – Variable Rate		5.00% APR*
INTEREST ONLY Home Equity Line of Credit – Variable Rate		5.25% 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 10/01/2018.**

SAVINGS

	Rate	APY*
Regular Share Savings	0.150%	0.150%
IRA Shares	0.150%	0.150%
Christmas Club Savings	0.175%	0.175%
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	0.500%	0.501%
\$5,000-\$19,999	0.550%	0.551%
\$20,000-\$49,999	0.600%	0.602%
\$50,000+	0.650%	0.652%
IRA & Share Certificates		
6-11 months	1.10%	1.11%
12-23 months	1.15%	1.16%
24-35 months	1.50%	1.51%
36-47 months	2.25%	2.27%
48-59 months	2.50%	2.53%
60-months	2.75%	2.78%
Step-Up Certificates**		
48 months	2.50%	2.53%
60 months	2.75%	2.78%

*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 10/01/2018.**

**See website for disclosure information.



MAIN BRANCH: 6320 Olde Wadsworth Blvd., Arvada, CO 80003

Hours: Mon., Tues., Thurs. – 9AM-5PM • Wed., Fri. – 10AM-6PM

IMMACULATE HEART OF MARY BRANCH: SW Corner/Parish Center • 11385 Grant Drive, Northglenn, CO 80233

Hours: Mon., Tues., Thurs., Fri. – 9:30AM-5PM • Wed. – NOON-6PM • Sat. – 9AM-NOON

303.424.5037

