

Celebrations

- **TRICK OR TREAT STREET**
Thur., October 31
- **GIVING TREE TAGS**
Pick up tags in both lobbies
November 25-December 16
- **SANTA PARTIES**
IHM Branch: Fri., December 6, 3-5PM
Main Branch: Fri., December 13, 3-6PM

Holiday Closings

(both branches closed)

- **COLUMBUS DAY**
Mon., October 14
- **VETERAN'S DAY**
Mon., November 11
- **THANKSGIVING**
Thurs., November 28 and
Fri., November 29
- **CHRISTMAS**
Wed., December 25
- **NEW YEAR'S DAY**
Wed., January 1

12th Annual Fidelis Foundation Charity Golf Tournament

This year's tournament was hosted at Hyland Hills Golf Course on Friday, July 26. 104 golfers attended and \$13,910 was raised for the Fidelis Foundation Catholic High School Scholarship Program. To date the foundation has granted over \$108,000 in scholarships to further Catholic education, which has been made possible by the generous sponsorships and donations from this wonderful event. 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 the credit union's employees, members, friends, and family who volunteered their time at the tournament to make this year the BEST one yet!



Thank you to our sponsors who made our 12th Annual Charity Golf Tournament a success!



Fideliscu.org

Fidelis 3rd Quarter Happenings

Shrine of St. Anne's Bazaar



Holy Cross Golf Tournament



Assumption's Bazaar



The Global Leadership Summit at St. Thomas More



Meet the Staff

Hi, my name is **Kayla Frawley**, I am a teller here at Fidelis Catholic Credit Union. I was born and raised in Arvada, and have been a member here since I was a little girl. When I'm not working, I love soaking up the sun! I enjoy hanging out by the pool, going camping, hiking, and taking out my two pups! I love hanging out with my friends and trying new restaurants, going to concerts, and shopping. For the past 9 years I have worked as a waitress in many local bars and restaurants. As much as I loved it I was ready for a change, and I couldn't be any happier that I got this job at Fidelis. I have been here for 6 months now, and am very excited about my future career here! I love the community, and enjoy talking to all of our members! It's fun to see familiar faces from church, school, and the restaurants that I've worked at. I look forward to helping you on the teller line!



Kayla Frawley



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 2019 (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 29, 2019.**

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 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 29, 2019

Need a Mortgage?



Come see one of your credit union's Mortgage Specialists today!

Tedd Utzinger: 303.424.5037 x121 • teddu@Fideliscu.org
Stephani Lipinski: 303.424.5037 x123 • stephanil@Fideliscu.org

CURRENT RATES Effective Date: October 1, 2019

LOANS

		Rates starting as low as
New Vehicles – Cars, Trucks		3.99% APR*
Used Vehicles – Cars, Trucks		3.99% 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
Second Mortgages	60 months	8.99% APR
	5 year fixed rate	5.25% APR*
	6 year fixed rate	5.30% APR*
	7 year fixed rate	5.35% APR*
	8 year fixed rate	5.40% APR*
	9 year fixed rate	5.45% APR*
	10 year fixed rate	5.50% APR*
	12 year fixed rate	5.55% APR*
	15 year fixed rate	5.60% 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)	7.70% APR*
Home Equity Line of Credit – Variable Rate		5.25% 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 10/01/2019.**

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	1.50%	1.51%
12-23 months	1.75%	1.76%
24-35 months	2.00%	2.02%
36-47 months	2.35%	2.38%
48-59 months	2.45%	2.48%
60-months	2.60%	2.63%

*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 10/01/2019.**

**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

