

Holiday Closings

(both branches closed)

- **COLUMBUS DAY**
Monday, October 12
- **VETERAN'S DAY**
Wednesday, November 11
- **THANKSGIVING**
Thursday, November 26 and
Friday, November 27
- **CHRISTMAS EVE**
Thursday, December 24, open 9-1
- **CHRISTMAS DAY**
Friday, December 25
- **NEW YEAR'S EVE**
Thursday, December 31, open 9-1
- **NEW YEAR'S DAY**
Friday, January 1

Anytime. Anywhere!



**VISA Gold "Choice"
Credit Card**

rates as low as

5.70% APR*

*APR (Annual Percentage Rate).

Visit Fideliscu.org for
details and to apply.

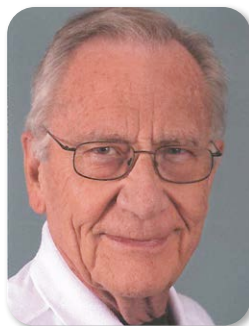
FOLLOW US:

 facebook.com/FidelisCatholicCreditUnion

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



Remembering John Mann, board member and friend



It is with great sadness that we announce the passing of Fidelis Credit Union Board Member **John Mann**. We send our condolences to his wife Barbara, his daughter Diana and his son Scott. John was a good friend, an exceptional Fidelis Credit Union Board Member, and an

upstanding member of the community. He served on the Fidelis Board of Directors for more than 8 years and was both a friend and a mentor to many of us.

John had a degree in finance and a minor in economics. He was an honorably discharged veteran. He served as a Finance Council Member at St. Joan of Arc Parish in Arvada for many years. Before coming to Fidelis he served as a volunteer at Gates Credit Union, serving 7 years as the Chairman of the Supervisory Committee and the last 5 years as the CEO. On behalf of the Fidelis Credit Union Members, Board of Directors, the Staff and Management; we would like to acknowledge all that he has done for so many. Please keep John and his family in your thoughts and prayers.

God Bless,

Justin H. Dickson
President
Fidelis Catholic Credit Union

You are cordially invited to your

Credit Union's Annual Meeting

Due to COVID-19 concerns and social distancing requirements, our Annual Meeting had to be postponed. That being said, we are happy to announce that our Annual Meeting has been officially scheduled.

Thursday, October 15th

Meeting starts at 5:30pm

There will be **limited in-person seating in the Arvada Branch lobby**, once all seats are taken you will have the option to join the meeting via ZOOM.

RSVP with MaryAnn Eggleston at **maryanne@Fideliscu.org** or call **303.424.5037**

We look forward to seeing you there!

NEW PRODUCTS!

Introducing **Mobile Wallet**

- Enjoy all the benefits of your VISA on your mobile phone
- Count on security because your card information isn't stored on your device or shared when you pay
- Easily make payments in your favorite stores or within apps

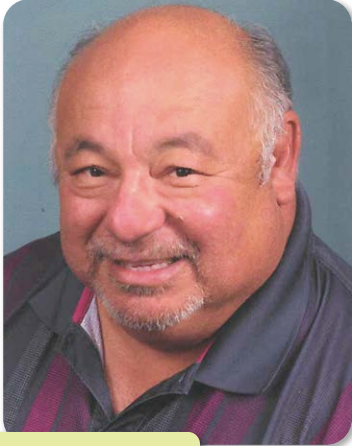
For more information please visit
Fideliscu.org and click on the
"NEWS" tab.



Apple Pay Google Pay LG Pay

fitbit pay pay SAMSUNG pay

Staff Happenings



Rick Morelli

We are proud to announce Rick Morelli as our new Board of Directors Member. Rick previously served on our Supervisory Committee for many years. We look forward to all the experience Rick will bring to our Board.



Betty Mio

Thank you to Administration for allowing me the opportunity to serve as Branch Manager at Immaculate Heart of Mary. May my staff and I continue to serve our members with kindness and integrity.

Kayla Frowley

I am excited for this new opportunity at the IHM Branch. I am looking forward to new challenges and new skills I will acquire.

I am enjoying working with my new team, and meeting new members!



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 2020 (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, 2020.**

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 30, 2020



Refinancing Your Mortgage?

SEE US FIRST

Get Your Mortgage Checkup Today!

Stephani Lipinski, NMLS # 1815887

303.424.5037 x123 • stephanil@Fideliscu.org



NMLS # 646618



CURRENT RATES

Effective Date: October 1, 2020

LOANS

		Rates starting as low as
New Vehicles – Cars, Trucks		3.24% APR*
Used Vehicles – Cars, Trucks		3.24% 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	2.49% 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 10/01/2020.**

SAVINGS

	Rate	APY*
Regular Share Savings	0.050%	0.050%
IRA Shares	0.050%	0.050%
Christmas Club Savings	0.050%	0.050%

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	0.050%	0.050%
\$5,000-\$19,999	0.100%	0.100%
\$20,000-\$49,999	0.150%	0.150%
\$50,000+	0.200%	0.200%

IRA & Share Certificates

6-11 months	.15%	.15%
12-23 months	.25%	.25%
24-35 months	.30%	.30%
36-47 months	.40%	.40%
48-59 months	.50%	.50%
60-months	.60%	.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 10/01/2020.**

**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

