



Fidelis
Catholic Credit Union™

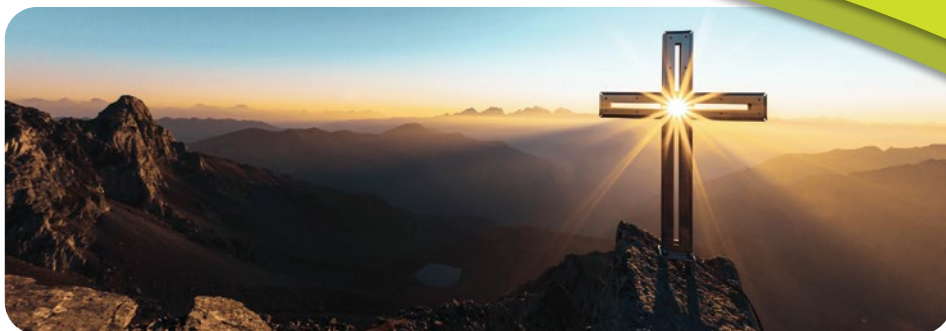
THIRD QUARTER 2022

News

Holiday Closings

(both branches closed)

- **COLUMBUS DAY**
Monday, October 10
- **VETERAN'S DAY**
Friday, November 11
- **THANKSGIVING**
Thursday, November 24 and
Friday, November 25
- **CHRISTMAS**
Monday, December 26
- **NEW YEAR'S**
Monday, January 2



An Exciting New Partnership

We are very pleased to announce an exciting new partnership between Fidelis Catholic Credit Union and The Catholic Foundation of Northern Colorado. Since 1954, Fidelis Catholic Credit Union has been providing trusted financial services, inspired by Catholic values and traditions, to enhance the financial well-being of our members and the Catholic Community as a whole.

And for over 20 years, The Catholic Foundation is about inspired planning and giving. They help Catholics find smart, flexible and tax-saving ways to support what matters most. Giving through The Foundation supports Catholic parishes, schools and other charitable organizations.

With this partnership you have the peace of mind knowing that there are Catholic businesses that are committed to your faith, invested in your future, and the future of the Catholic Community.

For more information regarding The Catholic Foundation visit www.thecatholicfoundation.com.

Justin H. Dickson
CEO/ President
Fidelis Catholic Credit Union

Deacon Steve Stemper
CEO/President
The Catholic Foundation
of Northern Colorado

**Anytime.
Anywhere!**



Buying Power
with a **Fidelis
VISA Credit
Card!**

Call: **303.424.5037** Click: **Fideliscu.org**
or Come In

 **Fidelis**
Catholic Credit Union™
Fideliscu.org

FOLLOW US:



facebook.com/FidelisCatholicCreditUnion



@FidelisCatholicCreditUnion

Uniting Your Faith and Finances

Thank you! Your membership has allowed us to support our Catholic Community in the following ways.



Knights of Columbus
John Paul II, Holy Cross &
Assumption Councils



For the second year in a row, we have teamed up with **Arrupe Jesuit High School** and have four of their students working with us through the school's Corporate Work Studies Program. We are blessed to have them here, working at the credit union. If you get the opportunity, come by and say hi.

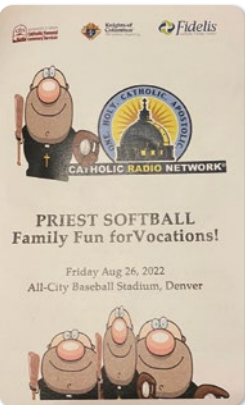
Fidelis Foundation Golf Tournament
(Catholic HS Student Scholarships)



Mother Cabrini
Shrine Gala



Catholic Radio Network Priest Softball



Knights of Columbus – Immaculate
Heart of Mary Golf Tournament





Welcome to **BONFIRE**

**A BENEFIT FOR THE FIRE FOUNDATION
OF DENVER**

MISSION

**OUR MISSION IS TO PROVIDE CHILDREN
WITH SPECIAL NEEDS THE OPPORTUNITY
FOR AN INCLUSIVE CATHOLIC SCHOOL
EDUCATION THROUGHOUT THE
ARCHDIOCESE OF DENVER AT THE
CATHOLIC SCHOOL THEY ATTEND.**

Fidelis Sponsors the Inaugural Bonfire Fundraiser

Here at Fidelis our staff, volunteers, and membership love to give back to our Catholic Community, especially when it involves Catholic education. We were blessed to be a sponsor of the **Fire Foundations 1st Annual Bonfire Fundraiser**. The Fire Foundation provides special needs children the opportunity for an inclusive Catholic School Education.

"On behalf of the Fire Foundation of Denver. I would like to thank you for sponsoring our inaugural Bonfire Fundraiser. Your sponsorship not only helps open the doors and hearts of our Catholic schools to all students, but it also recognizes the dignity and worth of our children with disabilities. Our mission would not be possible without the generous support of donors like you."

*With gratitude,
Jessica Johnson
Vice President
Fire Foundation*

Thank you Jessica, it was an honor to be apart of your amazing event!



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 2022 (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, 2022.**

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, 2022



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, 2022

LOANS

		Rates starting as low as
New Vehicles – Cars, Trucks		3.99% APR*
Used Vehicles – Cars, Trucks		3.99% APR*
RV's		5.50% APR*
Motorcycles		5.50% APR*
Signature Loans (Unsecured)	6 months	7.75% APR*
	12 months	8.24% APR*
	24 Months	8.49% APR*
	36 Months	8.74% APR*
	48 Months	8.99% APR*
	60 months	9.24% APR*
Second Mortgages	5 year fixed rate	4.99% APR*
	10 year fixed rate	5.14% APR*
	15 year fixed rate	5.39% APR*
	20 year fixed rate	5.64% 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)	7.95% APR*
Home Equity Line of Credit – Variable Rate		4.50% APR*
INTEREST ONLY Home Equity Line of Credit – Variable Rate		5.75% 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 10/01/2022.**

SAVINGS

	Rate	APY*
Regular Share Savings	0.10%	0.10%
IRA Shares	0.10%	0.10%
Christmas Club Savings	0.13%	0.13%
Yield Plus (Money Market Fund) Projected Rate		
\$2,500 Minimum	0.02%	0.02%
\$5,000 Minimum	0.05%	0.05%
Money Market Checking Projected Rate		
\$0-\$4,999	0.20%	0.20%
\$5,000-\$19,999	0.30%	0.30%
\$20,000-\$49,999	0.40%	0.40%
\$50,000+	0.45%	0.45%
IRA & Share Certificates		
6-11 months	1.10%	1.10%
12-23 months	1.30%	1.31%
24-35 months	1.70%	1.71%
36-47 months	1.80%	1.81%
48-59 months	1.90%	1.92%
60-months	2.15%	2.17%

*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 10/01/2022.**

**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

