

Holiday Closings

(or closing early)

- **MARTIN LUTHER KING, JR. DAY**
Monday, January 20
- **PRESIDENT'S DAY**
Monday, February 17

To our valued member –

Fidelis Catholic Credit Union is always looking to offer new and convenient products so you can get the most out of your account.

Starting on **April 1, 2020**, we will be phasing out our Touch-Tone Teller service. However, we will offer more convenient and updated online banking and mobile banking options, **so you can still do your banking anywhere, anytime!**

If you have any questions or concerns please call, click, or come by and talk to one of our member service representatives.

Thank you!

FOLLOW US:

 facebook.com/FidelisCatholicCreditUnion

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



Fidelis 4th Quarter Happenings

Santa Parties



Halloween



IHM 10 Year Anniversary



Sts. Peter & Paul Octoberfest



Meet the Staff

Hi! My name is **Betty Mio**. I am a full-time teller at Fidelis Catholic Credit Union, Immaculate Heart of Mary Branch. I was born and raised in “the Icebox of the Nation”, International Falls, Minnesota. Fifteen years ago I moved to friendly Colorado. I love the winters here! They are not quite as harsh as those in Minnesota.

Currently, I live in Northglenn with my sister. We love to do many of the same things. In the summer, we plant a huge flower garden that encompasses the whole perimeter of our back yard. It is amazing, with God’s help, what our yard looks like when everything blooms. We love to attend craft fairs and explore the talents of other people. The loft in our house is a huge craft room that is filled with sewing, card making, scrapbooking, knitting, painting, and jewelry crafting supplies. Our grandkids love to visit and be creative using all of our supplies.

One of my life’s greatest blessing, is the gift of my daughter, son-in-law and three grandsons. I love to go visit them in Minnesota and just be a part of their daily lives. The kids love when my sister and I come to visit and we bring projects for them to do. It is fun to see creative minds learn new things.

I began my career at Fidelis a little over a year ago. I love the “family feeling” of the credit union. When members visit, we help with banking, prayers, hugs . . . or whatever they need. If I have not met you yet, stop in and say hello. I would love to meet you.



Betty Mio



Refinancing Your Mortgage?

SEE US FIRST

Get Your Mortgage Checkup Today!

Stephani Lipinski, NMLS # 1815887

303.424.5037 x123 • stephanil@Fideliscu.org



NMLS # 646618



NCUA



3.99% APR*

10-Year Low Fixed Rate Loan FREEDOM MORTGAGE

Ready to start achieving financial freedom? Qualified borrowers in a good equity position could benefit from this low fixed-rate mortgage loan to help save money and pay your mortgage off sooner.

Call: 303.424.5037 Click: Fideliscu.org or Come by today and talk with our mortgage specialist to see if the Freedom Mortgage is right for you!



DISCLOSURE: *APR = Annual Percentage Rate

The Freedom Mortgage is a 10-year real estate loan on the borrower(s) primary residence. Not everyone will qualify. The qualifying terms include loan amounts not to exceed 60% of the value of the property. Property values may be determined by Value Check. If a value cannot be determined, an appraisal may be required at the borrower(s) expense. The borrower(s) debt to income ratio may not exceed 45% of their gross verified gross income and the combined credit score(s) must be 680 or above. This loan requires the borrower(s) to pay their own property taxes and homeowner insurance, as well as other costs required to retain the home. Certain fees may apply. Please contact the Credit Union at www.fideliscu.org or 303-424-5037 for further details.

Fidelis Catholic NMLS #646618.



CURRENT RATES Effective Date: January 1, 2020

LOANS

| | | Rates starting as low as |
|---|-----------------------------------|-----------------------------|
| New Vehicles – Cars, Trucks | | 3.75% APR* |
| Used Vehicles – Cars, Trucks | | 3.75% 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 | 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) | 7.45% APR* |
| Home Equity Line of Credit – Variable Rate | | 4.75% APR* |
| INTEREST ONLY Home Equity Line of Credit – Variable Rate | | 4.75% 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 01/01/2020.

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 01/01/2020.

**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

