



Fidelis
Catholic Credit Union™

News

FOURTH QUARTER 2020

Holiday Closings

(both branches closed)


- **MARTIN LUTHER KING, JR. DAY**
Monday, January 18
- **PRESIDENT'S DAY**
Monday, February 15

NOTICE TO ALL MEMBERS ON FIDELIS CATHOLIC FEDERAL CREDIT UNION CHARTER #9810 ARVADA, CO

The Federal law, under which Fidelis Catholic Federal Credit Union operates, requires the Supervisory Committee to verify member's accounts periodically. This verifies the accuracy of your account balances and covers all deposits and loan accounts including credit card and mortgage balances, as shown on your statements as of December 31, 2020. **It's important that you compare figures on these statements with your records.** If the balances do not agree with the balances shown in your records, report the differences immediately to the **Fidelis Catholic Credit Union Supervisory Committee, PO Box 809, Arvada, CO 80001-0809.** Unless you report any differences within 10 days, the balances shown on your statements will be considered correct.

*Fidelis Catholic Credit Union
Supervisory Committee*

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

2021

HAPPY NEW YEAR

We are proud to acknowledge the faithful
and loyal support of our Members.

The Credit Union Staff and Volunteers
wish you and your families a blessed 2021.

*We look forward to serving you in the
year ahead.*



Make your winter
bright & warm
with a

VISA
Credit Card

to fit your budget!

APPLY TODAY

Fideliscu.org

Uniting Your Faith and Finances

Fidelis 4th Quarter Happenings

Halloween



Fidelis Member Appreciation Week



Giving Tree a Huge Success



2020 has offered a unique set of challenges for many individuals, so we looked at what we could do to give back this Christmas season. Our Giving Tree was a huge success, and we couldn't have done it without the generous hearts of our staff and members. We chose two charities to give donations to: Mount Saint Vincent and Gabriel House through Catholic Charities. For Mount Saint Vincent we were able to collect several toys for 50 children in need who are in their foster care program. We were ecstatic to be able to deliver so many toys to these kids, and

make their Christmas a little brighter. We also were able to donate a generous number of boxes of diapers and grocery store gift cards for Gabriel House. They have had an influx of people in need in 2020, and being able to relive some anxiety from so many of our fellow members of the community truly brought a smile to our faces. Thank you so much to everyone who donated to help make our Giving Tree such a success! Your generosity has touched the lives of so many. Have a wonderful New Year, and God Bless.

Meet the Staff: New Tellers at the Arvada Branch



Debi Carter

I am excited to join the Fidelis Catholic Credit Union team and the opportunity to work with and serve the members. I also had the pleasure to work for Diakonia Catholic Credit Union for eleven years. I was born and raised in Arvada, and graduated from Arvada Senior High School, and love calling Arvada home!



Angela Pacheco

I am an experienced teller with developed skills in customer service and knowledge of frontline and numerous departmental procedures, but my favorite skill is getting to know our members. I have worked in the Credit Union industry since 2000. I'm married with

two children. My son is a recent college graduate and my daughter is attending nursing school. My favorite hobby is traveling with my husband, playing golf, exercising and teaching religious confirmation class at my parish, St. Catherine of Siena Church. When it comes to my favorite food and music, I'm a sucker for chips & salsa and the last concert I've attended was George Strait in Las Vegas, NV (to give you a hint). One thing I've learned from 2020 is to never put faith in fear. I'm truly blessed to have this opportunity to be a part of Fidelis Credit Union and I look forward to being part of the team for many years to come.



Rebecca Mehanna

Hello, my name is Rebecca Mehanna; I am a member service representative/teller at Fidelis. I was born and raised in Sydney, Australia, with a Lebanese background. My faith and love for helping others brought me here to Colorado where I volunteered for a charity that aimed to help save Christians who are being persecuted around the

world for their religious beliefs. Since then God has guided me through my journey here in Colorado, where I now am happily married and have adopted a black lab, Maverick. I am blessed to work at an amazing Catholic financial institution, Fidelis.



Cheryl Mares

Hello, my name is Cheryl Mares. I am a member services representative at Fidelis. Being a Colorado native, I grew up loving our Rocky Mountains. I enjoy camping, fishing and hiking in the summer and skiing, snowshoeing and ice fishing in the winter. I attended All Saints Catholic grade school, then went on to St. Mary's Academy when it was an "all-girl" school.

For more than 30 years I worked in the Printing Industry. In 2007 I made a career change to Health Care working as a Licensed Psych Tech for the State. Retiring in 2016 to care for my father-in-law who moved in with us, I worked part-time for The Colorado Rockies. In January of this year, I was thrilled to begin working part time at Fidelis and moved to full time in August. I love serving my faith community, as well as working beside the wonderful, kind, and caring staff here.

See us first all winter long for your car buying needs!

NEW | USED | REFINANCED

Call **303.424.5037** for an appointment
or apply online at **Fideliscu.org**



*Uniting Your Faith
and Finances*





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: January 1, 2021

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 01/01/2021.**

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	.35%	.35%
12-23 months	.40%	.40%
24-35 months	.50%	.50%
36-47 months	.60%	.60%
48-59 months	.75%	.75%
60-months	.90%	.90%

*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 01/01/2021.**

**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

