

Holiday Closings

(both branches closed)

- **MARTIN LUTHER KING, JR. DAY**
Monday, January 17
- **PRESIDENT'S DAY**
Monday, February 21

**Anytime.
Anywhere!**



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

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

FOLLOW US:

 facebook.com/FidelisCatholicCreditUnion

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

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

2022

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 2022.

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

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

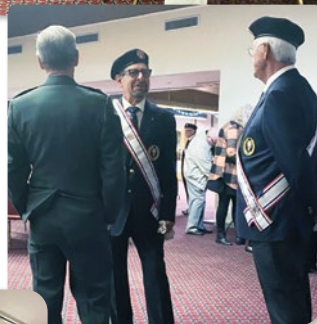
NEW | USED | REFINANCED

Call: **303.424.5037**
Click: **Fideliscu.org**
or **Come by today!**

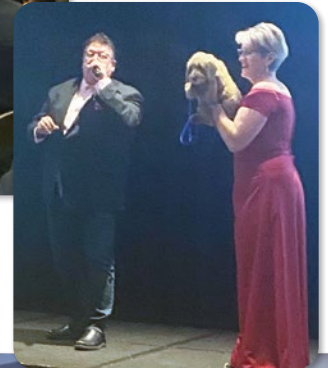


Fidelis 4th Quarter Happenings

Knights of Columbus
Veterans Tribute and
Appreciation Breakfast



Rare Sisters
Gala



Santa
Parties



Meet the Staff

We are so excited to introduce our membership to the newest staff members. Each of them brings their own style and personality to the team. All of them provide a happy and positive energy that lights up the lobby. We are thrilled to have them join our Fidelis Family. Please feel free to come by and introduce yourselves.



Dezz

Dezz is joining our teller team. She is a Denver native and an Arvada West graduate. She loves cooking, reading, hanging out

with friends and family, but most of all loves adding new elephants to her collection.



Andrew

Next joining our teller team is Andrew. He is an Arvada native and recent graduate of the University of Northern Colorado. He

loves gaming, working out, running, exploring new technologies, and brings a large personality to the team.



AJ

AJ comes to us as a new loan officer. He is a graduate of Colorado State University, Fort Collins. He has a passion for cooking/baking

(he brings in constant goodies for us to try). He also enjoys photography and is a part-time DJ. He is a big movie buff, so you will have to ask his favorite movie when you come in.

GOT EQUITY?

Home Equity Line of Credit

Projects? Tuition? Vacation?
It's cash when you need it.

RATES AS LOW AS

3.00%
APR*

Apply Today

*APR = Annual Percentage Rate. Rates are subject to change without notice. This is a variable rate loan. The rate is based on the prime index rate plus a margin that is based on your LTV (loan to value) ratio and credit history. Certain restrictions and limitations may apply. Home equity loans must be secured by your owner-occupied residence. All application requests are subject to credit and property approval. Borrower and/or Applicant will be responsible for closing costs and appraisal if required. Proof of homeowners insurance is required. For specific tax advice, please consult a qualified tax professional.





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, 2022

LOANS

		Rates starting as low as
New Vehicles – Cars, Trucks		1.99% APR*
Used Vehicles – Cars, Trucks		1.99% 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	2.34% APR*
	10 year fixed rate	2.49% APR*
	15 year fixed rate	2.74% APR*
	20 year fixed rate	2.99% 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		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 01/01/2022.**

SAVINGS

	Rate	APY*
Regular Share Savings	0.05%	0.05%
IRA Shares	0.05%	0.05%
Christmas Club Savings	0.05%	0.05%

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	0.05%	0.05%
\$5,000-\$19,999	0.10%	0.10%
\$20,000-\$49,999	0.15%	0.15%
\$50,000+	0.20%	0.20%

IRA & Share Certificates

6-11 months	0.20%	0.20%
12-23 months	0.30%	0.30%
24-35 months	0.40%	0.40%
36-47 months	0.50%	0.50%
48-59 months	0.60%	0.60%
60-months	0.75%	0.75%

*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 01/01/2022.**

**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

