

Holiday Closings

(both branches closed)

- **MARTIN LUTHER KING, JR. DAY**
Monday, January 16
- **PRESIDENT'S DAY**
Monday, February 20

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, 2022. **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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 facebook.com/FidelisCatholicCreditUnion

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

2023

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 2023.

*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

Fidelis In and Around Our Catholic Community



Halloween

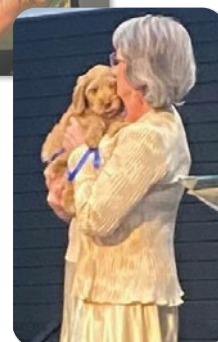


Weekend at
John Paul II
Parish



Sponsoring Rare
Sister Gala

(The family members are parishioners
of Spirit of Christ Parish)



Meet the Staff

Hello, I am **Matthew D. Daley**.

I am a teller here at the Arvada branch, and local to this area for 26 years. I went to high school in Golden and enjoy the nerdy things in life. I am here to serve the members of Fidelis in the best possible way that I can! If you are in the area, please feel free to stop by and say hi.



Giving Tree a Huge Success

2022 continued to offer 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 Marisol House through Catholic Charities. For Mount Saint Vincent we were able to collect several toys each for 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 to Marisol House. They have had an influx of people in need in 2022, and being able to relieve 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.

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!**



*Uniting Your Faith
and Finances*

Thinking about a Second Mortgage? SEE US FIRST!

Pay Off High-Interest Debt
Education Expenses
Car Down Payment
Home Renovations

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



Uniting Your Faith
and Finances

NMLS # 646618



CURRENT RATES Effective Date: January 1, 2023

LOANS

		Rates starting as low as
New Vehicles – Cars, Trucks		5.49% APR*
Used Vehicles – Cars, Trucks		5.49% APR*
RV's		6.50% APR*
Signature Loans (Unsecured)	6 months	9.50% APR*
	12 months	10.00% APR*
	24 Months	10.25% APR*
	36 Months	10.50% APR*
	48 Months	10.75% APR*
Second Mortgages	60 months	11.00% APR*
	5 year fixed rate	5.75% APR*
	10 year fixed rate	5.90% APR*
	15 year fixed rate	6.15% APR*
	20 year fixed rate	6.40% 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)	9.45% APR*
Home Equity Line of Credit – Variable Rate		6.75% 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 01/01/2023.**

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	3.00%	3.04%
12-23 months	3.00%	3.04%
24-35 months	3.25%	3.30%
36-47 months	3.50%	3.56%
48-59 months	3.25%	3.30%
60-months	3.35%	3.40%

*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 01/01/2023.**

**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

