

Holiday Closings

(both branches closed)

- **COLUMBUS DAY**
Monday, October 9
- **VETERAN'S DAY**
Friday, November 10
- **THANKSGIVING**
Thursday, November 23 and
Friday, November 24
- **CHRISTMAS**
Monday, December 25
- **NEW YEAR'S**
Monday, January 1

Anytime. Anywhere.



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

Call: 303.424.5037 Click: Fideliscu.org
or Come In

Fidelis Sponsors the 2023 BonFIRE Gala

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 Foundation's 2023 BonFIRE Gala**. The FIRE Foundation provides special needs children the opportunity for an inclusive Catholic School Education.



"Your support of The FIRE Foundation of Denver's 2023 BonFIRE Gala is a transformational investment in the work we do each and every day. Through the commitment of partners like you, FIRE Denver supports salaries of special educators and para-educators, professional development for teachers, and technology and supplies for nine schools across Northern Colorado. Your belief in the importance of this work is inspiring and worthy of recognition. Thank you for supporting the work of inclusive Catholic education."

*Kyle Van Frank
Executive Director
The Fire Foundation of Denver*

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

(see more event photos on page 3)

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

Knights of Columbus John Paul II Parish Golf Tournament



Risen Christ Catholic Parish Festival



Fidelis Foundation Golf Tournament (Catholic HS Student Scholarships)



Employee/Volunteer Appreciation Day



FIRE Foundation Gala



Priest and Seminarian Appreciation Day



WELCOME SPONSORS



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- A Fidelis Skip-A-Payment will not be deducted or withdrawn from Direct Deposit or ACH.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 2023 (regular payments resume in January).
- Skip-A-Payment with Fidelis Homebanking Internet Bill Pay requires you to change your Bill Payment scheduler.

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.

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, 2023.**

_____	_____
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**.

THIS COUPON EXPIRES November 30, 2023

Turn Your Home Equity into Opportunities with a Second Mortgage

Pay Off High Interest, Variable Rate Debt
(Credit Cards and HELOCs)
Education Expenses • Car Down Payment
Home Renovations



NMLS # 646618

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

All loans are subject to approval, and the final rate may vary based on several factors, including, personal credit history, term of the loan, the amount of equity in the property and your product relationship level with Fidelis Catholic Federal Credit Union. Membership is required with Fidelis.



CURRENT RATES Effective Date: October 1, 2023

LOANS		Rates starting as low as
New Vehicles – Cars, Trucks		6.75% APR*
Used Vehicles – Cars, Trucks		6.75% APR*
RV's		8.00% APR*
Signature Loans (Unsecured)	6 months	10.99% APR*
	12 months	11.49% APR*
	24 Months	11.74% APR*
	36 Months	11.99% APR*
	48 Months	12.24% APR*
Second Mortgages	60 months	13.49% APR*
	5 year fixed rate	6.49% APR*
	10 year fixed rate	6.64% APR*
	15 year fixed rate	6.89% APR*
	20 year fixed rate	7.14% 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)	10.95% APR*
Home Equity Line of Credit – Variable Rate		8.00% 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 10/01/2023.**

SAVINGS	Rate	APY*
Regular Share Savings	0.15%	0.15%
IRA Shares	0.15%	0.15%
Christmas Club Savings	0.20%	0.20%
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	0.60%	0.60%
\$5,000-\$19,999	0.70%	0.70%
\$20,000-\$49,999	1.05%	1.05%
\$50,000-\$99,999	1.30%	1.30%
\$100,000-\$149,999	1.55%	1.56%
\$150,000+	1.80%	1.81%
IRA & Share Certificates		
6-11 months	4.50%	4.59%
12-23 months	4.25%	4.33%
24-35 months	4.10%	4.18%
36-47 months	4.00%	4.07%
48-59 months	3.75%	3.82%
60-months	3.85%	3.92%

*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 10/01/2023.**

**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

