

Holiday Closings

(both branches closed)

COLUMBUS DAY

Monday, October 14

VETERANS DAY

Monday, November 11

THANKSGIVING

Thursday + Friday, November 28-29

CHRISTMAS DAY

Wednesday, December 25

NEW YEAR'S DAY

Wednesday, January 1

Anytime. Anywhere.



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

Call: 303.424.5037 Click: Fideliscu.org
or Come In

Fidelis Foundation's Commitment to Catholic Education

In 2007, the credit union founded a scholarship foundation to provide scholarships to 8th graders who want to continue their Catholic education into high school. The credit union invites all 8th grade students to apply for the scholarship. To date, the Foundation has awarded \$185,000 in scholarships.

In August, the Foundation held its annual Golf tournament fundraiser. The tournament was a great success. The Foundation raised over \$13,900 for the scholarship fund. We would like to thank our membership for allowing us to be a part of this special event. We also would like to thank all of the tournament sponsors, golfers, volunteers, the golf tournament committee, and our wonderful staff.

If you would like to donate to the Fidelis Foundation, please email maryanne@fideliscu.org.



FIDELIS *IN & AROUND* OUR CATHOLIC COMMUNITY

Catholic Charities Golf Tournament



Fire Foundation "Bonfire" Gala

(Helping Special Needs Children Get Into Catholic School)





THIS YEARS THEME IS

CHARLIE & THE CHOCOLATE FACTORY

JOIN US
FOR OUR
ANNUAL
TRICK OR
TREAT
STREET!

THE FUN RUNS
THURSDAY, OCT. 31
9 AM-5 PM



CALL **303.424.5037** WITH QUESTIONS

Meet THE STAFF

My name is Kilby Wilson and I'm a proud Colorado native. I was raised in Denver by my mother Carla and graduated South High School. I completed study at The Center of Advanced Therapeutics, finishing first in my class as a certified massage therapist. I spent several years performing deep tissue and neuromuscular therapy. After, I began working at a small, local deli and catering company where I met my husband, Marc.

I have always believed in God's guiding hand in my life, and the opportunity to come to Fidelis is no exception. It is so rewarding to be in an environment where my faith and my work can blossom together, to foster strength and joy. I am so grateful for the members I have met, and the friendships I have forged with my colleagues.

When not sending wires and combating fraud, I enjoy gardening and creating my own floral arrangements; orchids and dahlias claiming the prime real estate in many of my vases. My world has a soundtrack, and if I have the pleasure of a visitor to my office, they are greeted with music and plants. I have a love for all things culinary, and am always excited to combine what I have grown into the meals I prepare. My social passions cast a wide net; and I'm equally at home in the mezzanine of the ballet as I am on the third base side of a Rockies' game. We recently purchased a home in Arvada; one that we gleefully share with our family and stalwart cat, Lucius.

I believe that life is a garden, one that is a blessing to tend. It is a divine gift that I welcome with positivity and laughter; things that I hope to share and inspire.



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 2024 (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.

THIS COUPON EXPIRES November 29, 2024

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 29, 2024.**

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.**



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



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: September 24, 2024

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*
	60 months 13.49% APR*
Second Mortgages	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 01/01/2024.**


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	4.39%	4.85%
12-23 months	4.49%	4.65%
24-35 months	4.07%	4.23%
36-47 months	3.82%	4.07%
48-59 months	3.56%	3.76%
60-months	3.56%	3.71%

*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 01/01/2024.**

**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. – 9AM-5PM • Wed. – 12PM-5PM • Sat. – 9AM-12PM

303.424.5037

