

Holiday Closings

(both branches closed)

- **MARTIN LUTHER KING, JR. DAY**
Monday, January 15
- **PRESIDENT'S DAY**
Monday, February 19

CELEBRATING 70 Years 1954-2024

Faithfully Serving Our Catholic Community

Join us in celebrating 70 years of dedicated service to you, your families and friends.

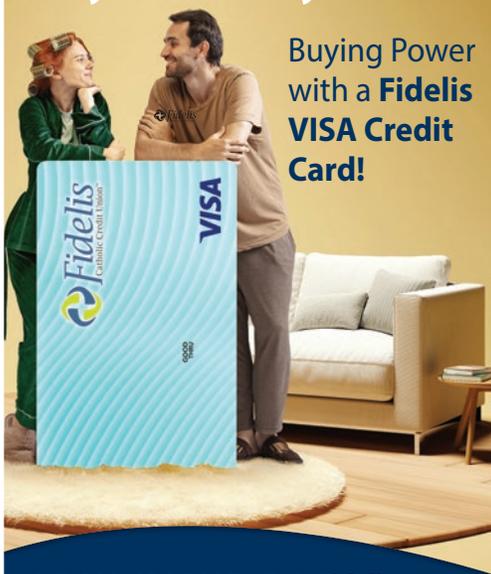
We express our gratitude for your trust and loyalty. Your support is invaluable in what we do at Fidelis every day. Whether it's securing financing for an exciting new purchase or guiding your financial decisions; our mission is to serve and extend our appreciation for your faith in us.

Since 1954 Fidelis has devoted its presence to upholding our core values, placing emphasis on our catholic faith. Guided by prayer and perseverance we strive to stay true to these foundational principles, honoring all those who paved the way for our growing family.

Fidelis is actively pursuing expansion opportunities, seeking to grow and better serve the evolving needs of our members. Our purpose is to fulfill our duty of serving God by extending our service to each one of you. Each of you contribute a crucial element to the past, present and future success of the credit union.

God, please bless all our members with a prosperous and joy filled new year. Your continued support is our inspiration.

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](https://www.facebook.com/FidelisCatholicCreditUnion)

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



*Happy
New Year!*

Fidelis In and Around Our Catholic Community

Welcome to the
2023 Mother Cabrini Shrine
22nd Annual Gala

Mother Cabrini Shrine Annual Gala



Candy Land Halloween



Giving Tree

We are gearing up for the Holiday season for those in need.

For 2023, we have selected to help with two charities, Mount Saint Vincent through the Sisters of Charity of Leavenworth and Mental Health through Catholic Charities.

Mount Saint Vincent (MSV) recognizes the ability of families and children to emotionally and socially participate in the community, making life better for the generations to come. Committed to providing comprehensive care, they strive to provide services. The changing needs of MSV has cared for nearly children and their families since 1885.

Mental Health is a Catholic network of parishes and volunteers who help pregnant women and families throughout northwest Colorado. The greatest need is clothing and baby supplies.

Come visit our Giving Trees at the Arvada and all Immaculate Heart of Mary Branches and take a tag to help those in need.

Donations will be accepted at each branch
Monday, November 27th - Monday, December 18th

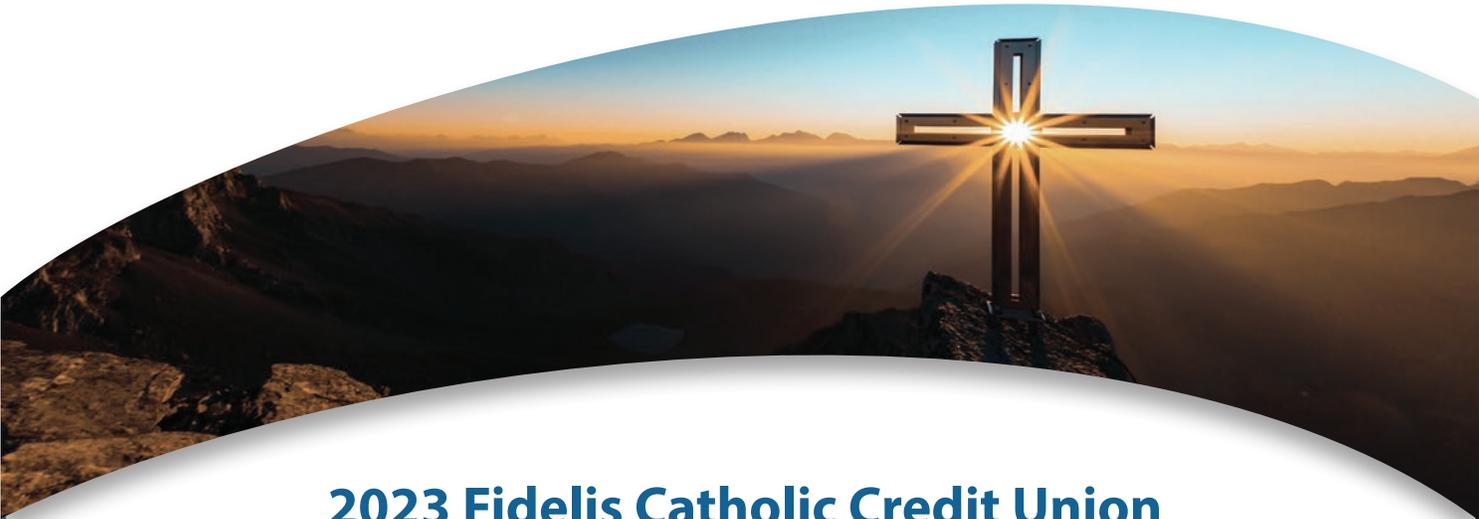
Fidelis
Using Your Faith and Foreman

Giving Tree



Santa Party





2023 Fidelis Catholic Credit Union Community Involvement/Contributions

Archdiocese Wide Events

- Beacon of Hope Gala benefiting Marisol Health
- The Catholic Foundation's Quarterly Networking and Speaker Breakfasts
- Priest and Seminarian Appreciation Day
- Fire Foundation (Helping special needs children gain access to Catholic Education)
- Mother Cabrini Shrine Gala
- Serra Club Annual Meeting
- Fidelis Scholarship Foundation

Individual Parish Events

- Frassati Catholic Academy Gala
- Saints Peter and Paul Stem School Gala
- Knights of Columbus Golf Events (Immaculate Heart of Mary Parish, John Paul II Parish)
- Saint Thomas More Golf Event
- Saints Peter and Paul Golf Event
- Assumption of the Blessed Virgin Mary Bazaar
- St. Mark Parish Picnic
- Risen Christ Parish Festival
- Rare Sisters Gala (Parishioners of Spirit of Christ)

Other non-event Catholic Community contributions

- Catholic Radio Network
- Weekly Bulletin Ads at 15 Parishes
- Living Faith Prayer Books for 13 Parishes
- Denver Catholic Advertisements
- Rent at Immaculate Heart of Mary

Total contributions in our local Catholic Community = \$85,500

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: January 1, 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	5.00%	5.12%
12-23 months	4.75%	4.85%
24-35 months	4.35%	4.44%
36-47 months	4.25%	4.33%
48-59 months	4.00%	4.07%
60-months	3.95%	4.02%

*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

