

Holiday Closings

(both branches closed)

- **COLUMBUS DAY**
Monday, October 11
- **VETERAN'S DAY**
Thursday, November 11
- **THANKSGIVING**
Thursday, November 25 and
Friday, November 26
- **CHRISTMAS EVE**
Friday, December 24
- **CHRISTMAS DAY**
Saturday, December 25
- **NEW YEAR'S EVE**
Friday, December 31
- **NEW YEAR'S DAY**
Saturday, January 1

**Anytime.
Anywhere!**

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

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



Kristen Gasper Retirement



After an amazing 28 years of service, Kristen Gasper has decided to retire from the credit union. She has been an integral part of fostering the family-oriented culture that exists here at the credit union. She also has been a huge help in growing the credit union into what it is today. Kristen has mentored countless employees on how to treat our members with courtesy, respect, empathy,

a big smile and a laugh that is unmistakably Kristen Gasper.

Thank you Kristen for all that you have done for this credit union. We love you and will miss you dearly! We wish you only the best on your next adventure with Doug, the puppies, and Rowdy the Horse!

Fidelis Happenings in the Community

Priest and Seminarian Appreciation Day



Fidelis Foundation Golf Tournament



And now a word from Kristen Gasper

I would like to take this opportunity to thank all of my members for a great 28 years here at Fidelis Catholic Credit Union. I have watched your children grow and then their children grow and develop into incredible people. You have all impacted my life in so many ways I can't even begin to explain. My greatest member service lesson was from a long-time member that really taught me about caring, helping, and relating with each and every one of you that walk through the door. You know who you are.

I have had amazing opportunity in my career here at Fidelis to work as a teller, loan officer, a member service supervisor and in the end just being me helping whoever and where ever I am needed. All of this has been possible due to a great leader "Justin Dickson." I want to thank Justin for being such an unbelievable support and excellent influence in my life. And a thank you to the friendships that I have



been privileged to make with the people I work next to everyday. They will stick with me for the rest of my life.

All I can say is, THANK YOU and I love you all.



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 2021 (regular payments resume in January).
- Skip-A-Payment with Fidelis Homebanking Internet Bill Pay requires you to change your Bill Payment scheduler.

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, 2021.**

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**.

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 30, 2021



SEE US FIRST!

Get Your Mortgage Checkup Today

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

Fidelis
Catholic Credit Union™

NMLS # 646618



CURRENT RATES

Effective Date: October 1, 2021

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*
Second Mortgages	60 months	8.49% APR*
	5 year fixed rate	2.34% APR*
	10 year fixed rate	2.49% APR*
	15 year fixed rate	2.74% APR*
Certificate Secured – Variable Rate	20 year fixed rate	2.99% APR*
		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 10/01/2021.**

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	0.025%	0.025%
\$5,000 Minimum	0.050%	0.050%

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 10/01/2021.**

**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

