



Fidelis News

January 1, 2025

New Year, New Financial Goals!

The beginning of 2025 is a great opportunity to get your finances back in order. A fresh start can provide the motivation needed to tackle those lingering money-related worries and set yourself up for a more prosperous year.

Here are a few tips to help you get started:

Review Your Financial Goals

Evaluate your long-term financial goals, such as saving for retirement, buying a home, or paying for your children's education.

Pay Down Debt

Make a plan to tackle high-interest debt, such as credit cards.

Create a Budget

Start by tracking your income and expenses to understand where your money is going. This will help you identify areas where you can cut back and save more.



Increase Savings

Set realistic savings goals and automate your savings by setting up automatic transfers to a savings account.

Seek Professional Advice

Consider consulting with a financial advisor to create a personalized financial plan.

Come by Fidelis to speak with a member of our team for more ways to get your finances in shape for 2025!



Upcoming Holidays

January 20

Martin Luther King Jr. Day

February 17

Presidents' Day

Festivities at Fidelis

Giving Tree Presents Deliveries



Staff Tree-Decorating



Santa Party



From your generosity in donating to our Giving Tree to voting for your favorite decorated Christmas Tree, we are thankful to our members who helped us prepare for Christ's coming this Advent season.

My God greatly bless you during this New Year!



THE LIGHT
Shines

IN THE DARKNESS

JOHN 1:5

*Wishing you a Blessed Christmas Season
and a Happy New Year!*

New Faces at Fidelis



John Christopher

IT Coordinator

John is originally from upstate New York, graduated from the University of Virginia with a Masters in Teaching. For most his career he has worked in educational technology both teaching and maintaining networks. John attends Light of the World Catholic Church in Littleton. He has been married for 18 years and has 4 children ranging in age from 8 – 15. Outside of work, John like to play golf & watch sports, specifically the Dallas Cowboys!



Ted Mast

Director of Marketing

Ted is a Colorado native, graduating from Colorado State University. He spent the last 13 years at the Augustine Institute, working in a variety of areas. He is passionate about using his creative talents to help Catholics grow in their faith, and he is excited to bring this passion to his work at Fidelis. Ted has been married for 11 years and has five children under the age of 10. They live in Littleton and attend St. Mary Parish.

NEW YEAR
NEW FAMILY ADVENTURES

**GET PRE-APPROVED TODAY WITH
AN AUTO LOAN FROM FIDELIS**



NOTICE TO ALL MEMBERS OF 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, 2024.

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:

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

CURRENT RATES Effective Date: January 1, 2025

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*
Certificate Secured – Variable Rate	20 year fixed rate	7.14% APR*
	1.75% over Certificate Rate	
VISA Credit Card	Classic Program (with annual fee)	11.95% APR*
	Gold Program (with annual fee)	10.20% APR*
Home Equity Line of Credit – Variable Rate		7.75% 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 01/01/2025.

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		
Rates \$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	4.20%	4.28%
12-23 months	4.15%	4.23%
24-35 months	3.90%	3.97%
36-47 months	3.75%	3.82%
48-59 months	3.60%	3.66%
60-months	3.70%	3.76%

*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 01/01/2025.**

**See website for disclosure information.