

## Holiday Closings

(both branches closed)

- **INDEPENDENCE DAY**  
Tuesday, July 4
- **LABOR DAY**  
Monday, September 4

**144 Players. 18 Holes. 1 Cause.**

**JOIN US FOR OUR**

**16TH ANNUAL**

**Charity Golf Tournament**

Benefiting the  
**Fidelis Foundation**

**Friday, August 18**

**6:30 AM Registration**

**7:30 AM Shotgun Start**

**Hyland Hills Golf Course**

9650 N. Sheridan Blvd. | Westminster, CO



For more information,  
reservations or donation  
inquiries, contact

Mary Ann Eggleston at  
303.424.5037 ext 160  
or [maryanne@Fideliscu.org](mailto:maryanne@Fideliscu.org)

## 2023 Fidelis Foundation Scholarship Winners

Members of Fidelis Catholic Credit Union support the Catholic Community in many ways. Last month, the Fidelis Foundation awarded two, \$6,000 scholarships to two, separate eighth grade students that will be attending Catholic High Schools in the Denver area. Please join us in congratulating, **Gianna Capone**, who recently graduated from Sts. Peter and Paul Catholic School in Wheat Ridge, she will be attending John Paul the Great High School and **Debora Perea**, who recently graduated from Blessed San Miguel Pro Mission and will be attending Arrupe Jesuit Catholic High School. Through the generosity of our Members, Fidelis has awarded 86 students more than \$170,000 in scholarships since the foundation began in 2007.



**Gianna Capone**

*Congratulations  
to this year's  
Fidelis Foundation  
Scholarship winners!*



**Debora Perea**

# 2023 Annual Meeting

We were excited to welcome many of our members to the Fidelis 69th Annual Business Meeting. The Meeting was held on June 1st, 2023 at the Immaculate Heart of Mary Church. It was a great success. Peter Doane, Chairman of the Board of Directors, presided over the meeting. Phil Kroeker, Treasurer of the Board, shared that the Credit Union had a great 2022 and is in a strong financial condition. Michael Gudenkauf, the Chairman of the Supervisory Committee, reported that the Credit Union was in good standing with the auditors and the regulators. Justin Dickson, Credit Union CEO, addressed the current banking environment. He expanded on the Credit Union's solid financial state and he provided the Credit Union's mitigation strategies for enduring difficult times. He thanked the membership for their fidelity to the Credit Union and said that the Credit Union is healthy and strong because we have a solid membership base.

The 2023 Board of Directors election results were announced by Phil Kroeker and Ruth Kanda of the Nominating Committee. They announced this year's nominees, which were, Peter Doane, Rick Morelli, Rick Assmus, and Larry Svoboda. All were re-elected to another term. Carlo Capra was nominated from the floor and was elected by acclamation. The newest member of the Board of Directors is Carlo Capra. Carlo has been a member of the Credit Union for over 40 years. He previously served as an integral member of the Fidelis Supervisory Committee. Carlo and his family are actively engaged in the Catholic Community. In addition, the Capra Family has owned and operated Capra Plumbing for generations. Welcome Carlo and thank you for making the commitment to Fidelis.

At each Annual Meeting we have a drawing for door prizes. It is always a fun time and everyone hopes to have a chance at winning the big prize. This year Toni Bruno was the winner of \$300 dollars in cash. Congratulations Toni!

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[@FidelisCatholicCreditUnion](https://@FidelisCatholicCreditUnion)

## Turn Your Auto Dreams into Reality

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**AUTO LOANS**  
**NEW | USED | REFINANCED**

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



# Meet the Staff



Hello, my name is [Alonso Caraveo](#).

I was born and raised right here in Denver. I attended Arrupe Jesuit High School, and through the school's corporate work study program I started working for Fidelis once a week last August. I have since graduated and now I'm working full time at the credit union. In the fall, I will begin studying at Metro State University, where I aspire to be a cardiac surgeon. My favorite things to do are play sports and hang out with my friends. If you are ever near our Arvada branch, please feel free to stop and say hello.

# Thank You for Your Service

We would like to offer a heartwarming Thank You to [Mr. Jim Haberer](#).

Jim chose to retire from the Board of Directors after 33 years of service. He served on the Credit Committee for twelve years and as been a member of the Board of Directors for the past twenty years. Jim has guided the Credit Union Board of Directors with his keen insight. He is known for his excellent grammar skills when reviewing Credit Union documents. Many times, he would catch something no one else would see. He gained a wonderful reputation for this skill. Jim has also been a true friend and mentor to the Credit Union staff and management team. We wish Jim and his wife Mary Lou the best and thank him again, for his time and leadership over the past 33 years.



# Anytime. Anywhere.

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

Call: **303.424.5037**  
Click: **Fideliscu.org**  
or **Come in today**



# Thinking about a Second Mortgage? SEE US FIRST!

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



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: July 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)	10.70% 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 07/01/2023.

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	0.30%	0.30%
\$5,000-\$19,999	0.40%	0.40%
\$20,000-\$49,999	0.75%	0.75%
\$50,000-\$99,999	1.00%	1.00%
\$100,000-\$149,999	1.25%	1.25%
\$150,000+	1.50%	1.51%
IRA & Share Certificates		
6-11 months	3.75%	3.82%
12-23 months	4.00%	4.07%
24-35 months	4.25%	4.33%
36-47 months	4.10%	4.18%
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 07/01/2023.

\*\*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**

