

## Business Products

### Merchant Processing\*

Allowing your business to accept credit and debit cards will ultimately increase sales and improve cash flow. New Dimensions makes card processing safe, hassle-free, and cost effective. We understand the unique needs of small and growing businesses.

Our pricing is highly competitive with other merchant processors and is based on your monthly volume and average sales. Most businesses find that the additional sales gained by offering this service more than compensate for any processing fees incurred.

Advantages of accepting credit and debit cards:

- Increase Your Customer Base
- Improve Customer Convenience
- Improve Reconciling Of Transactions
- Reduce Billing Expenses

## Business Services

Business Share Accounts  
Business Share Draft Checking

Business Loans

Lines of Credit / Overdraft Protection

Business Insurances\*

Employment Benefits\*

Corporate Visa® Credit Card

SEP IRAs

Merchant Services\*

Night Depository

Visa Gift Cards\*

Prepaid/Reloadable Visa Cards



There is a difference!

61 Grove Street · Waterville, Maine 04901  
(207) 872-2771 · Fax (207) 877-0555

72 Cony Street · Augusta, Maine 04330  
(207) 430-0779 · Fax (207) 430-4447

### Business Hours

#### Lobby

Monday-Wednesday 9:00 a.m. to 5:00 p.m.  
Thursday and Friday 9:00 a.m. to 6:00 p.m.  
(Augusta Location open until 5:00 p.m.)

#### Drive-Up

Opens Daily at 8:00 a.m.

\* Like most credit union products, insurance and third party products are not insured by NCUA or guaranteed by the credit union.

[www.newdimensionsfcu.com](http://www.newdimensionsfcu.com)  
1-800-326-6190



## Business Services

Moving Your  
Business  
Forward



There is a difference!

Serving Kennebec and  
Somerset Counties

## Business Savings

**Membership Account** – Earn competitive monthly dividends on funds that are conveniently accessible.

**Special Purpose Accounts** – Whether for taxes or an upcoming expense, these accounts are a great way to budget recurring expenses.

**Investments** – Enjoy the safety and high dividends of a New Dimensions Federal Credit Union share certificate. Call for terms and conditions.

**High Yield Account** – \$2,500 or more to open account with a tiered rate structure

## Business Checking

- Free CUe-Statements & Check Imaging
- Free Teller-Phone<sup>™</sup> (audio response)
- Free Online Banking & Bill Pay
- No Minimum Monthly Balance Required

## Business Insurances\*

- Commercial Auto
- Commercial Property
- Commercial Liability
- Workers' Compensation
- Health Insurance
- Life Insurance
- Disability Insurance

## Small Business Loans

At New Dimensions, we have the resources available to offer a variety of business loans. We can develop creative solutions that fit your long or short term needs. Our experienced staff will guide you in obtaining the right financing for your business. From lines of credit to real estate, we offer it all at competitive prices.

## Commercial Mortgages

Whether you're interested in real estate for investment opportunities or for business expansion, we have the experience and resources to help with affordable financing options. You can count on the decisions being made locally, by people who know you and your business.

## Equipment Loans

Term loans are designed for purchasing equipment necessary for your business. This can include everything from heavy machinery to service vehicles. Equipment loans are secured and are installment payment-based for the convenience of regular payback schedules.

## Lines of Credit

A revolving line of credit is a short term, convenient tool for managing cash flow. It allows you to purchase products and materials up front for your business. Then, once the products are sold, pay the line of credit off and it's available to you the next time you need it.

## Corporate Credit Cards

Our Business Visa program offers generous limits, low interest rates and no annual fees. We offer cards to fit many business needs.

## Online Anytime

(Online Banking)

Online Anytime is your route to fast, reliable access to your credit union accounts 24 hours a day, 7 days a week, via the Internet. Your transactions post immediately.

- Check account balances and transactions
- Transfer funds between your accounts
- Print current account data

## Click-n-Pay

### Bill Pay Service

Click-n-Pay is a service that makes it simple and convenient to pay your monthly bills online.

## Teller-Phone

### Telephone Account Access

Have the freedom to access your accounts through any touch-tone telephone 24 hours a day, 7 days a week.