



55th Annual Meeting held on March 5th

## CEO Corner



Dear Members,

Our new Augusta branch location is now open at 72 Cony Street. Please stop by for a visit and see our beautiful new facility. The new branch will provide our valued members with an additional convenient location as well as an opportunity for the Augusta community to have an alternative banking option.

In addition to the preparations for our new branch location, we have been very busy at the credit union. In March, we had a successful annual meeting, we have implemented a new Facebook page, we have developed a new loan product to help members rebuild or establish their credit called the FICO Fit loan, and we have a new rate hound on our website to help you sniff out savings on your loans so you can get better rates.

The weather is finally turning around for us and I can certainly say I am ready for spring. I hope that all of you have a pleasant spring as we move into the summer months.

Sincerely,

Ryan G. Poulin  
President/CEO

## Annual Meeting Update

Our 55th Annual Meeting was held on Saturday, March 5th at the Waterville Elks Lodge. It was well attended by the membership. Father Dan Baillargeon, Parochial Vicar of the Parish of Corpus Christi gave the opening prayer, membership then recited the Pledge of Allegiance to the flag. A motion was made to accept the minutes from the last meeting.

Chairman Jerome Allen gave a report of the Board of Directors. A review of the Financial and Statistical report was given by Ryan Poulin, President/CEO. Ron Gregoire, Chairperson, gave the Supervisory Committee report. The committee nominated Jerome Allen, Roland Dechaine and Marianne Finkbeiner to serve on the Board of Directors for three-year terms.

Cathy Davis introduced the staff and presented Brian Harding with the Employee of the Year Award. Staff was also recognized for years of service: Windy Dubay—15 years; Sharon Storti and Shelley Roderick—11 years; and Missy Brown, Sarah Dow and Lucie Poirer—6 years. Meeting was adjourned followed by a short break and as always, there were many prizes awarded. If you would like an Annual Report, you can pick one up at the office or call and we will mail you one.

April 2011

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## Holiday Closings

The credit union will be closed in observance of:

<b>Patriots' Day</b>	Monday, April 18
<b>Memorial Day</b>	Monday, May 30

## Services Offered

- Share Deposit Accounts
- Share Draft (Checking) Accounts
- Monty Moose Youth Savings Program
- Take Charge Young Adult Savings
- Sixty Plus Senior Program
- HSAs Health Savings Accounts
- Share Certificates
- IRA Certificates
- Certificate Savings (Tiered) Accounts
- Club Accounts
- Small Business Services
- Traditional and Roth IRAs
- Coverdell Education Savings Accounts
- ATM
- Night Deposit Box
- Teller-Phone<sup>SM</sup>
- Online Anytime Home Banking
- Mobile Services
- Click-n-Pay Bill Pay Service
- CUE-Statements via the Internet
- Visa<sup>®</sup> Check and Credit Cards
- Visa Gift Cards & Reloadable Cards
- Payroll Deduction
- Auto Loans
- Personal Loans
- Recreational Vehicle Loans
- Real Estate Loans
- Home Equity Line of Credit
- Construction Loans
- Commercial Loans
- Life and Disability Insurance Programs (available to qualified borrowers)
- Guaranteed Auto Protection Program (GAP Plus)
- Route 66 Extended Warranty
- Pets Best Insurance
- Identity Theft 911
- Indirect Lending Program
- Safe Deposit Boxes
- Coin Stream<sup>®</sup> (coin machine)
- Financial Planning
- ACH/Wire Transfers
- Money Orders
- U.S. Savings Bonds Redeemed
- Free Notary Service
- Signature Guarantee Service

**Call or come in to use these convenient services at New Dimensions Federal Credit Union. Where membership makes a difference and we belong to you.**

## Augusta Branch Ribbon Cutting Ceremony

The ribbon cutting ceremony was held on Wednesday, March 16th from 3:00 to 6:00 P.M. It was a great gathering besides the heavy RAIN! I think someone forgot to call Mother Nature.

The Mayor of Augusta, Patrick Paradis, gave us a nice welcoming speech and mentioned how appropriate it was for us to have our ribbon cutting ceremony on Maine's Franco-American Day.

This day honors our French heritage with annual festivals throughout the state. These events are full of cultural exhibits, performances of French music and French foods like "tourtiere" meat pie.

He also talked about the birthplace of America's Credit Unions and how St. Marie's Church pastor, Monsignor Pierre Hevey, opened the first one in Manchester, New Hampshire.

John Murphy, President of the Maine Credit Union League, presented Ryan Poulin, President/CEO, with a plaque. He said he was so pleased to see credit unions growing in this economy.



Front Row: Ryan Poulin—President/CEO, Patrick Paradis—Mayor of Augusta, Susan Morse—Branch Manager, Geraldine Goulette, Judy Smith and Jerome Allen—Board of Directors, Back Row: Roland Dechaine, Roland Gregoire, and Jeanne DeRosby—Board of Directors.



Augusta Branch Team: Brian Harding, Member Service Rep., Susan Morse, Branch Manager, Alison Lessard, Teller and Joseph Harrison, Teller.



# RELOADABLE CARD

## Hello, freedom

The card that puts you in control

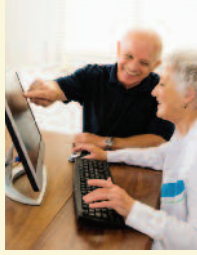
- Direct deposit paychecks
- Pay bills online
- Shop online or over the phone
- Get cash at ATMs
- Use it anywhere debit cards are accepted
- All without a credit check

Pick one up today.

Cards issued by MetaBank™

## IRA Reminder

You can still contribute to your IRA for 2010 between now and April 18th, maximum contributions of \$5,000 under the age of 50 and \$6,000 for 50 and over. Contribution limits are for both Traditional and Roth IRA.



Take advantage of the tax-saving opportunities of IRAs to fund your retirement.

## Thank you members...

### for making our fundraising efforts for 2010 a huge success!

MaineCredit Unions' Campaign for Ending Hunger	\$1,718.03
Maine Children's Cancer Program	\$2,970.86
Maine Special Olympics	\$1,277.23
<b>Total Raised</b>	<b>\$5,966.12</b>



Maine Children's Cancer Program



## Maine Special Olympics Winter Games

The Credit Union sends volunteers each year to participate in the Maine Special Olympics games at Sugarloaf, USA in Carrabassett Valley. This year's event was held January 31st and February 1st.

Employees representing the Credit Union—Missy Brown, Darlene Talbot & Brian Harding said “Watching those kids get a medal and just seeing their faces is worth every ounce of being frozen! Frigid 5 degree temperatures couldn't keep us away.” They assisted in the snowshoeing competition by helping Olympians put on snowshoes and warmed up in the lodge by helping serve dinner in the evening. They also enjoyed going to the dance and the fireworks.



Pictured above is Missy, Darlene, and Brian.

## Graduation gift ideas on a budget

It's traditional for friends and family members to congratulate new graduates with a gift that's practical, memorable, or fun. But if pricey presents are out of reach, consider these more affordable ideas for a new high school or college grad.



### On the practical side:

- *The Wall Street Journal Guide to Starting Your Financial Life*, by Karen Blumenthal (\$14.95), a colorful, easy-to-read guide to everything from investing to choosing the best cell phone plan.
- *What Color Is Your Parachute?* by Richard N. Bolles (2011 edition, \$18.99), the classic guide for job-hunters and career-changers, as well as young people trying to figure out what to do in life.
- A selection of good notepaper and a guide to writing memos, reports, letters, and other business communications, such as *The Elements of Business Writing*, by Gary Blake and Robert W. Bly (\$9.95).
- A collegiate dictionary (always useful).
- Personal touches for grads moving away to college or a job: A handmade scrapbook of their life and times.
- A small decorative quilt made from their favorite outgrown clothes.
- Recipe cards for their favorite foods (media-savvy moms might even create a video showing how to prepare these yummy dishes).
- “Gift certificates” created by younger siblings that the grad can redeem (for example, for care packages of homemade cookies).
- A digital photo frame (from \$35) preloaded with hometown pictures.

## National Credit Union Youth Week

April 17-23, 2011

### Money Rock\$ At My Credit Union

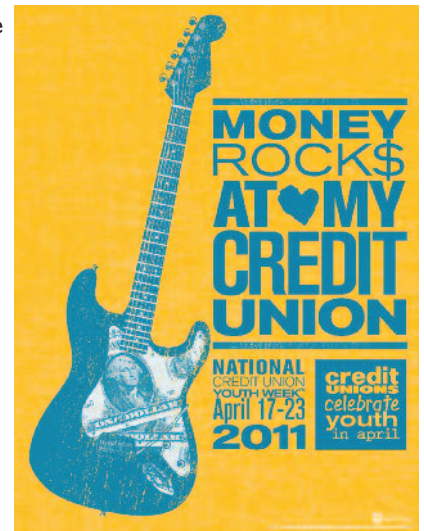
Come in and celebrate youth week at the credit union. We will have a lobby display with educational items and giveaways for our young savers.

If you open or make a deposit to a Monty Moose or Take Charge account you will receive a gift, plus you will be entered into a drawing and two lucky members will win a credit union T-shirt and a \$50.00 cash prize.

Our website [www.newdimensionsfcu.com](http://www.newdimensionsfcu.com) is also a fun place for young members to visit. Click on the services tab, financial education and then on **Googolplex**.

Googolplex contains stories, games, and puzzles for elementary, middle, and high school students. It's all about money: getting it, saving it, spending it, borrowing it. It'll show you how business and the economy work and how you can take control of your financial future.

Read Googolplex today and come back regularly. You'll find something new each month.





There is a difference!

61 Grove Street  
Waterville, Maine 04901-5826  
207-872-2771

Toll Free: 1-800-326-6190  
Fax: 207-877-0555  
Teller-Phone<sup>SM</sup>: 207-872-4903 or 1-866-308-2042

**Augusta Branch**  
72 Cony St., Augusta, Maine 04330  
207-430-0779  
Fax: 207-430-4447

[www.newdimensionsfcu.com](http://www.newdimensionsfcu.com)

### Hours of Operation

#### Lobby

Monday–Wednesday . . . 9:00–5:00  
Thursday and Friday . . . 9:00–6:00

#### Drive-Up Window

Monday–Wednesday . . . 8:00–5:00  
Thursday and Friday . . . 8:00–6:00

#### Augusta Branch Lobby

Monday–Friday . . . . . 9:00–5:00

#### Augusta Branch Drive-Up Window

Monday–Friday . . . . . 8:00–5:00

### Employee Anniversaries

We proudly recognize the following employees celebrating their anniversaries with the Credit Union during this quarter:

- Victoria LaCasse . . . . . 12 years
- Shelley Roderick . . . . . 11 years
- Sharon Storti . . . . . 11 years
- Lucie Poirer . . . . . 6 years
- Amber LaBelle . . . . . 2 years

### Employee Announcements

Please join us in welcoming our newest employees:  
Kimberly Michaud . . . . . Part-Time Teller  
Joseph Craig . . . . . Part-Time Teller  
Nicole Wadleigh . . . . . Part-Time Teller

### Board of Directors

- Jerome Allen . . . . . Chairman
- Jeannine DeRosby . . . . . Vice Chairperson
- Judith Smith . . . . . Secretary
- Ronald Gregoire . . . . . Financial Officer
- Roland Dechaine . . . . . Director
- Marianne Finkbeiner . . . . . Director
- Geraldine Goulette . . . . . Director

### Honorary Directors

- Florent "Paul" Letourneau\* Dr. Lucian Pellerin\*
- Theresa G. Pooler\* Earl R. Rancourt

### Supervisory Committee

- Roland Dechaine . . . . . Chairman
- Cecile Pasha . . . . . Secretary
- Louis King . . . . . Member

### Honorary Supervisory Committee Member

Dolores Hart\*

\*deceased



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.



This credit union is federally insured by the National Credit Union Administration

## Young & Free Maine

New Dimensions and credit unions across the state of Maine want to do more to reach and teach young adults – ages 18 to 25 – more about money and finances. That's why we are working with the Maine Credit Union League to launch the Young & Free Maine program. Young & Free Maine will talk about the kind of issues young people have with money and finances and provide the kinds of products they need today.



Powered by



A key part of the program will be to find a spokesperson who will talk to them about finances. Starting in April, New Dimensions will be participating in a contest to find the right spokesperson. Applicants will create a 60-second video, write a blog post and produce ongoing content to convince people that they deserve to be the Y&F spokesperson. The winner will be announced in June. Watch for more information in the coming weeks about the Young & Free Maine spokesperson contest and other services geared to the 18 to 25 year old market.



## Employee of the Year Award



### Brian Harding

We are all so proud to have Brian as part of our team! Brian is a Member Service Representative and has been with the credit union for over 3 years. Brian cross-trained in the Bookkeeping and Lending Departments this year and pulled a cash drawer more than once when needed.

We appreciate your willingness to learn new things and put what you learned to good use.

Brian will be wearing many hats now that he is working in our Augusta branch.

Congratulations, Brian, and we thank you for a year of great service to the Credit Union and its members.