



Fundraising Efforts, Fall 2011

CEO Corner

Dear Members,



I am pleased to announce that we have hired a branch manager for the Waterville office to better serve the membership. Yes, I am still here and I am still the President/CEO, but we needed that additional person to make sure member needs are being met and to help oversee the day to day operations of the branch.

There are a couple of new things that will be happening this year. We will be installing a new ATM in Waterville which will be out on a third drive-up island to better assist with the traffic flow and for easier access for members who utilize the ATM during the day. Also,

the credit union is joining the Shared Branching network so that you will have convenient access to your money no matter where you are. Please see an article later in this newsletter for details.

It seems like all we hear about is the financial crisis and that financial institutions are cutting back and not providing loans or services to the public. I am pleased to report that is certainly not true at your credit union. It is business as usual and we continue to provide our members with the best products and services possible.

On behalf of the Board of Directors and Staff, I would like to wish all of you a happy and prosperous new year.

Sincerely,

Ryan G. Poulin
President/CEO

January 2012

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Rick Berg Hired as Branch Manager

Please join us in welcoming Rick Berg to the New Dimensions team! Rick brings many years of banking experience with him in his new position. He has also owned and operated his own business, and worked as a sales manager for an insurance company. Rick earned a Bachelor's degree in Business Administration from Husson College in 1999. He and his wife reside in Vassalboro.

Holiday Closings

The credit union will be closed in observance of:

Martin Luther King Jr., Day

Monday, January 16

Presidents' Day

Monday, February 20

Mission Statement:

Providing our members with excellent financial products and services while promoting the uniqueness of the credit union philosophy.

Services Offered

- Share Deposit Accounts
- Share Draft (Checking) Accounts
- Monty Moose Youth Savings Program
- Take Charge Young Adult Savings
- free4ME Checking
- 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-PhoneSM
- Online Anytime Home Banking
- Mobile Services
- Click-n-Pay Bill Pay Service
- CUE-Statements via the Internet
- Visa[®] Check and Credit Cards
- Visa Gift Cards & Reloadable Cards
- Payroll Deduction
- Auto Loans
- Personal Loans
- FICO FIT Loans
- Recreational Vehicle Loans
- Real Estate Loans
- Home Improvement 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 Mechanical Breakdown Coverage
- Pets Best Insurance
- Identity Theft 911
- Indirect Lending Program
- Safe Deposit Boxes
- Coin Stream[®] (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.

Annual Meeting

56th ANNUAL MEETING

The 56th Annual Meeting is scheduled for March 31, 2012 at 9:00 AM at the Waterville Elks Banquet Hall. A light continental breakfast will be available. The business meeting will be held and followed by the awarding of prizes. Tickets for the annual meeting will be available March 1st at the credit union main office in Waterville. If you are not able to pick up your tickets we would be happy to mail them to you. There is no charge for the meeting or the breakfast. Seating is limited, so please pick up your tickets early. The Annual Meeting is held for the purpose of reporting the financial condition of the credit union to the membership and to hold an election of the Board of Directors.

NOMINATING COMMITTEE AND ELECTION PROCEDURES

As mandated in Article 5 of the New Dimensions Federal Credit Union Bylaws, a Nominating Committee has been appointed to nominate candidates for vacancies on the Board of Directors.

The Nominating Committee consists of the following credit union members: Chairman David Fecteau, Charles Champine and Ronald Gregoire.

The terms of Jeannine DeRosby and Geraldine Goulette will expire at the 56th Annual Meeting. Jeannine DeRosby has expressed a desire to run again and Geraldine Goulette has decided to step down. The Nominating Committee has nominated Jeannine DeRosby and Roderick Boutot to fill the two vacancies, and both have been confirmed by the Secretary to serve three-year terms on the Board of Directors.

Members not nominated by the committee but with a desire to run in the election may be nominated by the membership through the submission of a petition signed by at least one percent of the membership, and to include a resume, statement of qualifications, biographical data, and a statement of willingness to serve as a director, addressed to the Nominating Committee, 61 Grove Street, Waterville, ME 04901. Petitions and information must be received by noon on February 17, 2012 to be considered.

There will be no nominations from the floor at the Annual Meeting and members will vote at that time to elect directors.

Young & Free Maine Connects Mainers 25 and Under to Finances, Fun and the Future

While Young & Free Spokester Seth Poplaski has spent the last few months on the road connecting with Maine's 25 and under crowd throughout the state, there is one place he can always be found— www.youngfreemaine.com!

The website serves as the ultimate financial educational tool for 18-25 year-olds in Maine—or anyone interested in a fresh approach on everything from finances to food. At www.youngfreemaine.com, you can read Seth's daily blogs that include money saving tips, conversations about money and living young and free in Maine. View his videos, the Living Young & Free Show, and listen to podcasts! You can also ask questions, make comments, get involved, and enter to win great prizes. The website is also a great place to find out about the free4ME account! It's the Young & Free way to ensure that you, or your favorite 18 to 25 year old, get started on the right financial foot!



Tips from Your Tellers

Cashing Checks for Non Members

New Dimensions strives to give excellent member service at all times. Our members receive great benefits and many free services. Sometimes a friend or co worker may ask you to cash their check for them if they don't have an account somewhere else or don't have an ID. If it is a payroll check or government issued check, we would be happy to cash this for them. There is, however, a 5% or \$10 fee (whichever is greater) to cash a check for a non member, even if you are cashing it for them. Tell your friend about the benefits of having an account here. If they live, work, or worship in Kennebec or Somerset County and have proper ID they are eligible for membership!

Shared Branching Coming Soon!



You've asked for it and soon we will be offering Shared Branching to our membership! This convenient service lets you use other credit union branches like they were your own. We know that you are busy and may not always be able to make it to one of our branches. With Shared Branching, you can conduct your business virtually anywhere - whether you're in Maine, California, or anywhere in between, there is a Shared Branch nearby. You'll be able to do your routine business wherever you are - deposits, withdrawals, and transfers - wherever you see the Shared Branching logo. Simply bring your account number and current ID with you when you use another credit union's branch.

We are very excited to offer this service to our members. If you have any questions about Shared Branching or how to use this service, you may contact any of our knowledgeable and friendly staff.

Annual Notice Regarding Non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa® Check Card on a PIN-Debit Network* (a non-Visa network) without using a PIN to authenticate your transactions. The non-Visa debit networks for which such transactions are allowed are NYCE® and ACCEL/Exchange®. Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Check Card include signing a receipt, providing a debit card number over the phone or via the Internet, or swiping the debit card through a point-of-sale terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN. Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call at 872-2771.

*Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Savings Bonds To Go Paperless

As of December 31, 2011, we are no longer able to sell paper savings bonds to our members. This is because the U.S. Department of the Treasury has transitioned all savings bonds electronically to TreasuryDirect, which offers investors faster and safer service. TreasuryDirect allows you to manage your bonds entirely online, and this transition will save taxpayers an estimated \$70 million over the next five years. You can still redeem your Series E, EE and I paper bonds at either of our branches.

For more information about TreasuryDirect, or to purchase savings bonds, log on to www.treasurydirect.gov.

Even More Ways to Save With Your Credit Union!

New Dimensions is a part of Invest in America, a campaign that offers special savings and discounts just for being a credit union member. You can save money on everything from cell phones to automobiles, even your cable bill! To view all of our partnerships, log on to www.lovemycrreditunion.org.



The savings don't stop there! Maybe you've thought about purchasing that new computer or another item, but can't afford the cost upfront. New Dimensions has you covered - come on in and speak to one of our friendly loan officers about a personal loan. Not only will you save with the discount on the item, but you will pay less on finance charges with our low, low rates!



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-PhoneSM: 207-872-4903 or 1-866-308-2042

Augusta Branch
72 Cony Street, Augusta, Maine 04330
207-430-0779
Fax: 207-430-4447

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:

- Elaine Latulippe 14 years
- Paula Pomerleau 14 years
- Cathy Davis 13 years
- Sandra Doyon 10 years
- Darlene Talbot 8 years
- Donna Farnham 4 years
- Joseph Harrison 2 years
- Joseph Craig 1 year

Employee Announcements

Please join us in welcoming our newest employees:
Rick Berg Waterville Branch Manager
Nathan Bustard Teller
Marianne Chase Teller
Katie McCabe Teller
Kiley Languet Accountant

Board of Directors

Jerome Allen Chairperson
Jeannine DeRosby Vice Chairperson
Judy 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 Chairperson
Louis King Secretary
Pamela Merrill 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

New Year’s Resolutions for Your Budget

New Year’s Resolutions — we all make them and most of us break them about as quickly as they were made. Why is that? There are several reasons, but the most common one is that we do not take the next step of having a plan in place in order to keep the resolutions we make.

So in 2012, your credit union is challenging you to change the way you make your New Year’s Resolutions. Instead of just thinking about a resolution or saying it out loud, write it down on a piece of paper. And then write 4 or 5 action steps that you will need to take in order to fulfill the resolution.

The action plan is so important. Without it, our resolutions are merely wishes.

Here’s an example — you resolve that you will stick to your budget in 2012. Take out a piece of paper right now and write that statement down. Now, here are some action steps to write just beneath that statement.

- I will buy what I need before I buy what I want.
- I will use coupons when grocery shopping.
- I will set aside 10% of my income and put it in a special savings account.
- I will pay all of my bills on time in 2012 to avoid unnecessary late fees.
- I will cancel subscriptions to newspapers and magazines that I don’t read.

These are just a few action steps you can take to keep your resolution to stick to a budget in 2012. The most important aspect of keeping resolutions is to write them down and have a written action plan to keep you on track.

Happy Budgeting!



Here are three simple rules for saving success!

1. **Start Early** – It’s never too soon to start saving. The sooner you start, the more money and interest you will have compounding and growing for you. For example, if you start investing \$1,000 each year for 30 years starting at age 25, with an annual return of 5%, you’ll have saved up \$70,967 by age 65! However, if you wait until age 55 to begin saving for retirement, and are catching up at \$5,000 a year at 5%, you will only have \$66,385 by the time you reach 65.
2. **Pay Yourself First** – Set up a system that guarantees you will make paying yourself a priority. When you consider the many other demands on your money, from taxes, heating bills and credit cards, it is easy to understand how you can get lost in the shuffle of bills. However, when you add yourself to this list, saving is made far easier. Start with a simple goal, such as saving one hour of income per week. So if you make \$10.00 an hour, put aside \$10.00 of your paycheck into a special savings account at the end of the week. You will have saved up \$520 in just one year’s time!
3. **Make it Automatic** – Saving automatically makes it easy and painless — and harder for you to spend what you have paid yourself. Consider investing more in your 401k, or open an IRA at the credit union. You can even set up a direct deposit to a special savings account!

For more saving assistance, visit any New Dimensions FCU branch, and we’ll get you on your way to more wealth!