



Fundraising Efforts, Fall 2010.

CEO-Corner



Dear Members,

I am pleased to announce that your credit union will be opening its first branch office. This past November, the credit union purchased the Border Trust Bank building located on Cony Circle in Augusta. Renovations have begun and we are looking to open the new facility by March 1st. We have conducted studies to identify where a prime location would be as it relates to our field

of membership and found that many of our members either live or work in the Augusta area. This provides our members with a more convenient location as well as an opportunity for the Augusta community to have an alternative banking option.



While other financial institutions are downsizing and restructuring, your credit union is growing and expanding. New members are joining every month and with that brings new deposits and loan growth. In addition we are looking to expand new products and services to you in the months to come. So stay tuned.

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



Left to Right: Dan Dipietro, Landry/French Construction; Ryan Poulin, President/CEO; Susan Morse, Branch Manager; Jerome Allen, Board Chairman; Denis Landry, Landry/French Construction; Charlie Miller, NES Group.

January-2011

Inside

- Services 2
- League Partnership Offers
"No Lines, No Waiting" 2
- Annual Meeting Notice 2
- Don't Be Taken For A Ride
On Winter Break 3
- Join Us On Facebook 3
- Want To Spend More Sensibly
Next Holiday Season?
Welcome To The Club. 3
- Introducing The Fico Fit Loan . . . 3
- Autosmart Auto Buying
Made Easy 3
- Employee Announcements 4
- Board Of Directors 4
- When In Doubt About Taxes,
Diversify 4
- Annual Notice Regarding Non-Visa
PINless Debit Card Transactions . . 4

Holiday-Closings

The credit union will be closed in observance of:

- Martin-Luther-King, Jr.-Day**
.....Monday, January 17
- Presidents-Day**
.....Monday, February 21

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-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
- 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[®] (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.-

League-Partnership-Offers "No-Lines,-No-Waiting"

In just under two years, Maine credit union members have saved more than \$2 million through the Invest In America program, and our League is pleased to announce that the program has expanded to include an online retail component called Shop America. Shop America not only saves members time and money, but it also gives cash back on purchases. Plus, members can shop from the comfort of their own home at anytime. Members have the choice of over 1,200 online retailers, and when they earn \$10 or more in cash back from their purchases, Shop America sends them a check as a thank you. All Maine credit unions and members are automatically eligible to participate in this program, all at no charge. Learn more about Shop America at www.LoveMyCreditUnion.org.

American **American**

Values. **Savings.**

Exclusive Credit Union Member Discounts

Invest in America

www.lovemycreditunion.org

Annual-Meeting-Notice



The date for the 55th Annual Meeting has been set for 9:00 A.M. Saturday, March 5th at the Waterville Elks Lodge in the Industrial Park off the Armory Road in Waterville.

A light continental breakfast will be available. The business meeting will be followed by the awarding of prizes. Tickets for the annual meeting will be available a month prior to the event. If you cannot pick up your ticket(s) we will happily mail them to you. There is no charge for the light continental breakfast. We have limited seating and need a per person head count. The Annual Meeting is held so that officials can report the financial condition of the credit union to the members. Elections are held for any open seats for the Board of Directors.

Nominating Committee is Appointed

As mandated by Article VI. Election I of the Federal Credit Union Bylaws, a Nominating Committee has been appointed to nominate candidates for any vacancies on the Board of Directors.

The Nominating Committee is made up of the following credit union members:

Charles Champine
Roland Dechaine
David Fecteau

If you are interested in serving on the Board of Directors, please call the credit union at 872-2771 and ask for Gail Martin.

The terms of the following board members will expire this year:

Jerome Allen
Cecile Pasha
Raymond Pelotte

Don't Be Taken For A Ride On Winter Break

Wow, what a deal – four days and five nights at Disney World during winter break, for the cost of a trip to Canobie Lake Park! The kids would have a ball. But how can you tell whether the bargain you're being offered by phone, postcard, or email is the real thing? Here are some scam-alerting clues:

- They ask you to contact them via a phone number with an out-of-state area code or a 900 number.
- They insist you must decide right away, or the offer will expire.
- You can't pin down the price and what it covers.
- They won't give you any contact names or a direct phone number.
- They want an immediate payment to clinch the deal.



Even if the offer sounds bona-fide, it's best to follow these guidelines below:

- Take careful notes. Ask lots of questions, and don't accept evasive answers.
- Make sure you know the full price and what it covers. For example, how do they define "deluxe"? Is transportation included? Is there a cancellation or rescheduling fee? How about blackout dates?
- Ask for full details of the offer in writing.
- If you decide to book, pay with your credit card. Should the trip prove too good to be true, it will be easier for you to dispute the charges.



Join Us on Facebook

We now have a Facebook page to keep you informed of current events going on at the credit union. We have added the Facebook icon to our website for easy access.

Join in the fun and like us today!

Want To Spend More Sensibly Next Holiday Season? Welcome To The Club.

The holidays are a time of giving – but for many of us, they're also a time of borrowing. Unless you've put money aside for gifts and festivities, the season of "Ho ho ho" may leave your credit card balance up, up, up.

We can help. Among the savings choices you'll find at your credit union is our highly convenient club account. To help you better prepare for the 2011 holiday season, we'll help you arrange automatic transfers from your paycheck or checking account into your club account every week or pay period. You never see the money, so you can't spend it!

Even small amounts can make a big difference. For example, \$10 a week is \$520 a year. If you're paid twice a month, can you spare \$35 per paycheck? In a year, you'd have an impressive \$840.

Get in touch with us to find out more about our club account. The sooner you start, the more you'll save – and the better your chances of putting more "ho, ho, ho" into the holidays.



Introducing the FICO-FIT Loan



At New Dimensions, we believe it's never too early or too late to begin building or rebuilding good credit. Our FICO-FIT Loan (FIT stands for Financial Independence Tool) is designed to do just that.

This loan is a no risk way to establish a credit history and good savings habits.

Loan proceeds are deposited to your savings account. Funds are pledged and locked for the term of the loan.

Features of the Loan:

- Rate is 8.50% A.P.R.*
- 9 or 12 month terms available
- Maximum loan amount is \$500.00
- Payment options are cash or automatic payment

Get started today by applying online at newdimensionsfcu.com or call our Lending Dept. at 872-2771.

* Annual Percentage Rate

AutoSmart Auto-Buying-Made-Easy

We have added a new feature to the home page of our website called AutoSmart (Auto Buying Made Easy).

This is a great convenient research tool to use before buying a new or used Automobile, Motorcycle, Power Sport, RV/ Trailers, and Boats/Personal Water Crafts.

Check it out at newdimensionsfcu.com and let us know what you think.





**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

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

Employee-Anniversaries

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

- Windy Dubay16 years
- Elaine Latulippe13 years
- Paula Pomerleau13 years
- Cathy Davis12 years
- Sandra Doyon9 years
- Darlene Talbot7 years
- Donna Farnham3 years
- Joseph Harrison1 year

Employee-Announcements

Please join us in welcoming our newest employees:
Alison Lessard.....Teller
Kristin Azevedo.....Loan Officer
Catherine Philbrick.....Commercial Loan Officer

Board-of-Directors

- Jerome AllenChairperson
- Raymond PelotteVice Chairperson
- Ronald GregoireFinancial Officer
- Judy SmithSecretary
- Jeannine DeRosbyDirector
- Geraldine GouletteDirector
- Cecile PashaDirector

Honorary-Directors

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

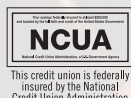
Supervisory-Committee

- Ronald GregoireChairperson
- Carlene ShankSecretary
- Roland DechaineMember

Honorary-Supervisory-Committee Member

Dolores Hart*

*deceased



When-In-Doubt-About-Taxes,-Diversify

They used to say nothing was certain but death and taxes, but the turmoil over taxes makes it hard to be sure how much you'll owe next year and beyond. (To encourage electronic filing, which will allow regulations to be easily updated, the IRS won't be mailing out tax form booklets at year-end.)

When in doubt about the future tax status of various financial choices, our suggestion is to diversify. Diversification – putting your eggs in different baskets – is a time-tested way of reducing your risk if any one basket tips over. For instance, you might consider:



- Diversifying your retirement savings by keeping some money in a tax-deductible 401(k) or Traditional IRA, and another sum in a non-deductible Roth IRA that will be tax-free when you retire. That way, you'll be covered whether your tax rate is lower or higher in retirement.
- Putting some savings into prepaying your mortgage. Why? So whether the mortgage tax deduction stays or goes

away, you'll have gained valuable home equity.

Diversification is a good idea in your credit union accounts, too. For example, by putting some of your spare cash in a share certificate with a guaranteed interest rate, you'll reduce the risk of earning less if a savings account's variable interest rate declines. Or instead of putting all your money in one share certificate, you might invest in a "ladder" of several share certificates that mature at different times.

Otherwise, if rates rise and your money is locked up in one

place, you won't have any free cash to invest at the new, higher rate.

If you're interested in making your finances more diversified, get in touch with us to discuss ideas that might work for you. However, we're not in the business of tax advice. Before you make any decisions that could affect your tax liability, we strongly recommend consulting a tax advisor.

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.