



CEO Corner



Dear Members,

The number one question I am getting lately is "How are things going at the Augusta branch?" Things are going excellent! We are gaining new membership, deposits and loans every week. We have several members who live or work in the Augusta area and continue to utilize the branch located on Cony Circle. Even though we miss seeing their faces in Waterville we are pleased that they are able to utilize the new convenient location. We are still wrapping up a few odds and ends and landscaping should be completed soon. If you have not already stopped by the branch please take the time to say hi.

For years we have had programs dedicated to different age groups, but there was one group that was missing. We are pleased to announce the new Young & Free Maine program dedicated to members aged 18–25 to meet their financial needs. Along with some other credit unions across the state, we have launched this program that has some great benefits for our young adult members. Later in this newsletter we explain the program or you can go to www.youngfreemaine.com for details. We also have some great loan rates as well as an opportunity to put some cash in your pocket.

We have had some great weather so I hope that all of you take some time to enjoy a safe and happy summer!

Sincerely,

Ryan G. Poulin
President/CEO

July 2011

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Take Charge Scholarship Winners



Devin



Michaela

Congratulations to our Take Charge Scholarship Winners! They both received a \$500 scholarship. **Devin Talbot** is from Clinton and graduated from Lawrence High School. **Michaela Petrone** is from China Village and graduated from Erskine Academy. Best wishes on your future endeavors!

Holiday Closings

The credit union will be closed in observance of:

Independence Day.....Monday, July 4
Labor Day.....Monday, September 5

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 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.

free4ME Checking

You're going places. Your first stop should be **free4ME Checking!** free4ME Checking is the ultimate account for the 25 and under crowd. With all the features you need and some great extra perks, living Young & Free in Maine has never been easier.

Here's what you'll get with your free4ME Checking Account:

- **\$10 iTunes gift card for new account holders.** Our gift to you when your account has been open for 90 days!
- **Oops! Refund.** Twice per year, you can call and get a service fee charge reversed.
- **No monthly fee and no per-check fee**
- **Free debit/check card**
- **Free SURF ATM network use.** Use any of our SURF ATM network cash machines for free!
- **Free online banking**
- **Free e-Statements**
- **No minimum balance required**
- **Free checks.** For those one or two times you can't use a debit card.
- **Free Bill Pay.** No fees to pay your bills.
- **Free mobile text message balance inquiries.** Text us for your balance before you get to the check-out.



For more information on free4ME Checking, see any teller. For more information on the Young & Free Maine program, visit YoungFreeMaine.com.

Need a Raise or a Bonus? New Dimensions has you covered!

Receive a rebate when you are approved for a new loan with us.

\$50.00 Rebate

Borrowing \$2,500–\$4,999.99

\$100.00 Rebate

Borrowing \$5,000–\$9,999.99

\$200.00 Rebate

Borrowing \$10,000–\$24,999.99

\$300.00 Rebate

Borrowing \$25,000 and higher



Regulatory Update for Check Holds

Our Funds Availability policy will change on July 21st, 2011. The first \$200.00 of a deposit will be available the next day, an increase from \$100.00.

SAFE Act

The SAFE Act, enacted in 2008, mandates a registration system and centralized nationwide database for mortgage loan originators (MLO) employed by a Federally regulated institution such as a credit union. The SAFE Act specifically prohibits an individual from engaging in the business of residential mortgage loan origination without first obtaining and maintaining annually a state license or a federal registration and unique identifier. The Nationwide Mortgage Licensing System and Registry (NMLS) is the legal system of record for licensing and registration in all participating states. By July 2011, consumers may go to www.nmisconsumersaccess.org to search for information about any MLO in the country. We are pleased to announce that all Mortgage Loan Originators for your credit union have completed the background check, registration process and obtained a unique identifier.

RateMatch

At New Dimensions FCU, we're always on the look-out for products and services that can provide value to our members. One way we do this is with our new RateMatch™ loan evaluation service. It's the latest innovation we've designed to help you save money on all your loans.



Yes, all your loans, even if they're held at another bank or financial institution!

When we received the credit report for your recently approved loan, RateMatch looked at all the loans listed, then compared them with similar loans offered by New Dimensions FCU. If RateMatch found situations where a New Dimensions FCU loan could save you money on your payments, they're listed in the attached Loan Savings Report.

RateMatch is safe, using the most advanced computer security available. And since privacy is our paramount concern, you can be confident that we will not share your personal credit information with anyone else. And the RateMatch loan evaluation service is free of charge to New Dimensions FCU members.

So please take the time to review your Loan Savings Report, along with a copy of your personal credit report. Pulling your credit report through RateMatch will not effect your credit score! You are under no obligation at all to act on the savings in your Loan Savings Report.

But if you want to save money on the loans listed, simply give our Loan Department a call at 1-800-326-6190.

Saving money has never been so easy!

Go Green, Stay on Track!

Trying to go green? New Dimensions FCU is a great place to start! We offer a variety of services that allow employees and members to cut back on the paper used to conduct transactions. Debit cards are not only convenient, they save paper needed for checks. Direct deposit saves time and resources, not to mention late payment fees, while online bill pay will save both paper and the cost of a stamp!



We also offer the convenience of e-Statements, sending your credit union statement to your email inbox instead of your mailbox. In addition to eliminating the need for paper, this means no more waiting for the mail, no more storing paper statements as well as an added protection against identity theft.

Visit www.newdimensionsfcu.com to find out more about how New Dimensions FCU can help you see green!

Climbing ATM Fees? Let the SURF Chase Them Away!

If you've used an ATM from another financial institution, you've probably noticed that ATM fees are headed in the same direction as recent gas prices—up! Luckily, for you and many other credit union members, New Dimensions FCU is part of the SURF ATM Network. That means you have access to more surcharge-free ATMs across Maine than just about anyone.



When you see SURF Dude, you know that you're in the SURF Zone—and that means no ATM fees! Credit union members can save at least an average of \$300 a year on surcharge fees when using the SURF network—one of the largest ATM networks in the state! With the SURF network, 'no fees' means just that—

not only will you see no fees at your ATM, there are no hidden fees anywhere else! In addition, a number of SURF ATM locations give thousands of Maine credit union members the ability to not only access cash but to also make deposits, surcharge-free.

Finding one of the over 200 surcharge-free ATMs in Maine is as easy as avoiding ATM fees! An iPhone app allows you to find surcharge-free ATMs in Maine from your current location! Headed on vacation? Find out where to get fee-free cash wherever you are! The iPhone app is free, and lists all SURF ATMs, contact info, and mapping instructions. Visit the iTunes app store and download it today!

For a complete listing of the SURF ATM locations in Maine, visit www.mainecreditunions.org and click on "Find an ATM."



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:

Ryan Poulin	17 years
Della Veilleux	12 years
Audrey Booker	3 years
Arlette Hatt	3 years
Nicole LaBonte	2 years
Susan Morse	2 years
Peter Dow	2 years
Elisabeth Barrett	2 years

Employee Announcements

Please join us in welcoming our newest employee:
Jordan MullensPart-Time Teller

Board of Directors

Jerome Allen	Chairman
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	Chairman
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

Introducing the FICO FIT Loan

At New Dimensions, we believe it’s never too early or too late to begin building or rebuilding your 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% APR*
- 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 www.newdimensionsfcu.com or call our lending department at 1-800-326-6190.

*Annual Percentage Rate.



Does Your House Really Feel Like a Home?



Put the “Sweet” Back into Home Sweet Home with a NDFCU Home Improvement Loan

6.25% APR*

The application fee of \$150 is waived!

- Payment per \$1,000 is \$11.24
- Maximum term is 10 years for up to \$25,000
- Up to 100% of property value
- Some restrictions apply—appraisal needed
- Offer expires August 31, 2011

*Annual Percentage Rate.



In Memoriam

New Dimensions FCU would like to remember and pay tribute to George Hamel, who passed away Sunday, May 29, 2011. George served on the Credit Committee for 18 years and was a strong credit union and community supporter.