



Member Appreciation Day, National Neighborhood Night Out, and Taste of Waterville 2011

October 2011

CEO Corner

Dear Members,



I hope this note finds you all well. It seems spring was just beginning and now summer is over and the leaves are falling. Time goes by so fast and lifestyles keep getting more demanding so we want to help you meet your challenges. That is the reason why we are going to implement Shared Branching for our members. Several members have been asking for this service for a few years and now the credit union will be able to offer this service out of both the Waterville and Augusta locations. This will provide you with nearly 140 locations statewide and over 4,300 shared branch locations across the

country. So whether you are in Florida or Portland, ME you will be able to walk into any participating credit union and have access to your accounts. This new service should be available by the first of the year. Please stay tuned for more details.

I hope that all of you take the time to slow down, relax and enjoy the beautiful fall season with your friends and family. It won't be long before the white stuff comes.

Sincerely,

Ryan G. Poulin
President/CEO

Ed Oliver hired as Remote Mortgage Loan Officer

Ed brings more than three decades of mortgage lending experience to the credit union. His duties will include originating mortgages, refinances, commercial loans and investment property loans. Ed brings a long history of expertise and success in lending to this position, and will greatly enhance our ability to serve our members' lending needs. The Remote Mortgage Loan Officer position is structured to have the flexibility to work around members' needs and hours. Ed is available to meet members at either of our locations, at a realtor's office, or even in the comfort of a member's home. We are bringing convenience to a higher level with the implementation of this new position.



Ed Oliver,
Remote Mortgage
Loan Officer

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Holiday Closings

The credit union will be closed in observance of:

- Columbus Day**.....Monday, October 10
- Veterans' Day**.....Friday, November 11
- Thanksgiving**.....Thursday, November 24
- Christmas**.....Monday, December 26

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.

Anti-Virus Scam

In recent months, Visa[®] cardholders have reported variations of an anti-virus scam. In one version, the cardholder receives a phone call from a fraudster claiming to represent a reputable security software firm (such as McAfee) and offering to provide technical support to help resolve a computer virus issue. The fraudster seeks the cardholder's approval, remotely accesses the cardholder's computer, and tries to sell the cardholder an anti-virus maintenance package, which is purchased with the cardholder's credit or debit card.



In another version of the scam, the victim will encounter a pop-up, on-screen message designed to look as if it were generated from the victim's computer and indicating that a virus attack has occurred. In some cases, the victim's computer will freeze: to unfreeze the screen and remove the "virus," the victim is advised to immediately purchase fake anti-virus software. Once the victim's payment information is provided, the computer screen will unfreeze. Unfortunately, in both versions, the fake anti-virus software is either non-functional, a malware or rogue software and the victim's computer will continue to be infected with viruses and malware.

To keep your computer and card information safe, the best practice is to only purchase anti-virus protection when you initiate the process directly with a respected anti-virus provider. Unless you are certain of who will be gaining access to your card information, do not give the information out.

Fuel Loan

At New Dimensions, we understand that winter can bring many challenges to our members, including heating their homes. This is why we offer our Fuel Loan special during these tough months. The terms are **5.00% * APR at 12 months**, allowing you the rest of the year to pay for your heating expenses. Energy efficient improvements are also eligible. Don't let fuel be a burden this winter – come in today to speak to one of our Loan Officers about this useful loan.

* Annual Percentage Rate. Payment \$85.61 monthly per \$1,000 borrowed. Unsecured limits apply. Programs, rates, terms, and conditions are subject to change without notice.

Savings Bonds To Go Paperless

As of December 31, 2011, we will no longer be able to sell paper savings bonds to our members. This is because the U.S. Department of the Treasury is transitioning all savings bonds sales electronically to TreasuryDirect, which will save tax payers an estimated \$70 million over the next five years. TreasuryDirect is a safe and secure system that allows investors to buy and manage their bonds entirely online. This means that you will no longer worry about misplacing your paper bonds or waiting for a new bond to arrive in the mail! And if you currently have paper bonds, don't worry – you will still be able to redeem your paper savings bonds at either of our branches. Our staff will be happy to answer any questions you may have about this transition.

To find out more about TreasuryDirect and how you can purchase your bonds online, visit www.treasurydirect.gov.

Tips from your Tellers

Why does New Dimensions take my picture?

Are you wondering why New Dimensions staff may ask to take your picture? This is just another level of security we have implemented to help fight fraud. By allowing us to keep your photo on file it is not necessary for a member of our staff to ID you for your transactions. We simply take a peek at the photo on file and if it matches we can do the transaction. If you have had your account with us for a while, most of us already know you by your first name. Don't be surprised however if we try to take your picture. This helps new staff become more familiar with you even quicker. Oh, and we don't share your picture with anyone, anytime!

Upcoming Events

Please join us during the week of **October 17th-21st** as we celebrate **National Credit Union Week!**



We will have goodies for our members all week long. And don't forget October 20th is National Credit Union day! There has never been a better time to be a member-owner of a credit union, and we encourage you to spread the word out to everyone.

Our **Harvest Fest** will again be in the Waterville lobby during **October 27 and 28**. We will have some great kitchen items on sale, so be sure you don't miss it!

Immediately after the Harvest Fest, we will have our **book fair** from **October 31-November 4th**.

We have two **Soup Days** planned for this fall: **October 3rd** and **December 2nd**. Don't miss out on any of our delicious soups!

Notice of Consumer's Right to Cancel

Member's Choice® Credit Life and Credit Disability is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at anytime by contacting the credit union.

PowerPay

We're Pleased to Now Offer Credit Card Processing for Your Business!

Thanks to our recent partnership with PowerPay, New Dimensions Federal Credit Union proudly offers you the opportunity to accept credit and debit cards.

Based in Portland, Maine, PowerPay is a leading provider of integrated eCommerce, mobile and point-of-sale (POS) payment processing solutions in the country. PowerPay will work one-on-one with your business to create a customized solution, enabling you to accept all major credit cards including Visa, MasterCard, American Express and Discover. Their comprehensive in-house operations ensure your business gets the knowledge, support and expertise you need in order to run your business effectively and efficiently.



Advanced Solutions: Mobile Processing

PowerPay gives New Dimensions Credit Union the power to provide one of the most advanced payment processing solutions to your business. Mobile processing provides businesses with the opportunity to accept credit card payments virtually anywhere. Whether you're a massage therapist, electrician, trade show vendor or artisan, your business will have the ability to transform any iPhone, iPad or iPod Touch into a wireless credit card terminal.

Your business can expect to benefit from:

- Having the opportunity to take your business on the move
- Capturing all sales, including credit and debit transactions
- Emailing receipts directly to your customer
- Having customers sign for their purchase right on the device
- And more!

Coming soon! Mobile processing through the Android (Droid) operating system!

Mobile processing is only one of the many leading payment processing solutions that New Dimensions and PowerPay can offer your business. To learn more about this product and other services available:

Contact a PowerPay representative at **(877) 775-6900** or visit **www.powerpay.biz/newdimensions**





There is a difference!

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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:

Heather Spry	14 years
Michelle Beaulieu	8 years
Gail Martin	7 years
Sarah Dow	6 years
Missy Brown	6 years
Brian Harding	4 years
Alison Lessard	1 year
Kristin Azevedo	1 year
Catherine Philbrick	1 year

Employee Announcements

Please join us in welcoming our newest employees:
Ed Oliver Mortgage Loan Officer
Sandra Arbo Part-time Teller
Nicole Cushing Full-time Teller

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

10 cool ways to cut your energy bills this winter

If you wince when oil, gas, and electric bills land in the mailbox during what utilities cheerfully call the “heating season,” you’ve probably tried such basic cost-cutting moves as wearing a sweater in the house and turning down the thermostat when you leave.

Luckily, it doesn’t take an energy technician to find more ways you can save kilowatt-hours or gallons of heating oil. Try these low-tech tips:

- 1. The \$1 draft test.** If you can insert a dollar bill around windows or doors, that’s enough space for heat to escape. Drafts can waste 5% to 30% of your energy dollar, according to the U.S. Department of Energy. Seal up these air gaps with caulking or insulating strips, or staple plastic sheeting over windows. Block under-door drafts with a “draft snake” filled with sand or kitty litter.
- 2. The garbage bag moisture test.** A clammy basement makes the whole house feel colder. Duct-tape a garbage bag to the basement floor for 24 hours. If the bag’s outline is visible when you remove it, water is wicking in from outside the foundation. See if clogged gutters or missing downspouts are letting rainwater soak the soil next to your cellar walls.
- 3. The purple Kool-Aid® toilet test.** A leaky toilet makes your water pump work harder, running up your electric bill and using unnecessary water. To see if you have a leak, pour unsweetened grape Kool-Aid in the toilet tank and wait a few minutes. If the water in the bowl turns purple without flushing, you probably need to replace the seals in the tank.
- 4. The range hood scrub.** Give the fan over your kitchen range a new lease on life by cleaning the yucky filter. To get rid of the grease and grime, pop the filter into your automatic dishwasher.
- 5. The annual furnace physical.** Some utilities will clean and inspect your furnace for free; or it may be part of an annual maintenance contract. During cold weather, disposable filters for forced-air furnaces should be replaced every month. Since disposables reportedly trap only 10% to 40% of contaminants, you might consider replacing them with a genuine HEPA filter, designed to remove 99.97% of mold, bacteria, viruses, and pollen.
- 6. The reverse-fan blowdown.** Warm air rises. To push it back down where it can keep you cozier, run your ceiling fan in reverse (clockwise).
- 7. The radiator warmup.** If your hot-water pipes are getting chilled in a cold cellar, the boiler has to burn more kilowatts to keep your radiators warm (and keep hot water on hand when you turn on the faucet). You can install pipe insulation yourself. Bonus: You may be able to turn your water heater down from the standard setting of 140 degrees.
- 8. The power turnoff.** Your dad was right: turning off lights when you leave a room really can save money (lighting makes up an estimated 11% of the average home’s energy bill). Turn off entertainment centers and computers at night, too. Even in sleep mode they can drain electricity.
- 9. The big blow-dry.** The clothes dryer is probably your home’s biggest energy hog. If possible, line-dry your laundry outdoors. If you like the extra fluffiness of tumble-dried clothes or bedding, take them off the line when they’re almost dry and toss them in the dryer for a few final minutes.
- 10. The chimney stopper.** Fireplace flues are notorious for sucking heat from a house. Close the damper and hold a lighted incense stick under it. If the smoke goes up, you have an air leak. Can’t adjust the damper? Cut a sheet of plywood to the right size and shape and place it against the fireplace opening as a draft-stopper. Paint or decorate it as you like.

Need a little incentive to make a bigger improvement? Installing a more efficient furnace, windows, or insulation before December 31, 2011, could qualify you for a federal tax credit of up to \$500. For details, visit www.energystar.gov and choose “Tax Credits for Energy Efficiency.”

Sources: www.thedailygreen.com/living-green/blogs/save-money/fall-home-maintenance-checklist
www.thedailygreen.com/green-homes/latest/winterize-home-tips-energy-461008