

**7. Maturity.** Your account will mature within the term listed or the maturity date set forth on your Certificate Maturity Notice. The credit union will give the owner at least thirty days' notice prior to maturity.

**8. Early Withdrawal Penalty.** We may impose a substantial penalty if you withdraw any of the principal before the maturity date.

**9. Amount of Penalty.** The dividend penalty charge for early withdrawal from your account will be calculated according to the rate schedule.

**10. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends, or if the dividend has already been paid, the penalty will be deducted from the principal.

**11. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the amount before maturity without imposing an early withdrawal penalty under the following circumstances:

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**12. Renewal Policy.** Your account is an automatically renewable account.

**13. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure an obligation of an owner, except for any obligation with the credit union.

Information appearing in this Disclosure is accurate and effective for deposit accounts as of August 2016. If you have any questions or require current rate information on your accounts, please call the credit union at (207)872-2771 or (207) 430-0779.



Federally Insured by NCUA

## Credit Union Services

Share Deposit Accounts  
Share Draft (Checking) Accounts  
Monty Moose Youth Savings Program  
Take Charge Young Adult Savings  
Young & Free Accounts  
Sixty Plus Senior Program  
Share Certificates  
Health Savings Accounts (HSAs)  
IRA Certificates  
Certificate Savings (Tiered) Accounts  
Club Accounts  
Small Business Services  
Traditional and Roth IRAs  
Coverdell Education Savings Accounts  
ATM  
Night Deposit Box  
iTalk  
Online Anytime Home Banking  
Mobile Services  
Remote Deposit Capture  
Click-n-Pay Bill Pay Service  
CUe-Statements  
American Express Credit Cards  
Visa® Check Cards  
Visa® Credit Cards  
Visa Gift and Reloadable Cards  
P2P  
Payroll Deduction  
Auto Loans  
Personal Loans  
Recreational Vehicle Loans  
Real Estate Loans  
Home Equity Line of Credit  
Commercial Loans  
Debt Protection for Loans  
(available to qualified borrowers)  
Guaranteed Auto Protection (GAP Plus)  
Auto Exam Service Contract  
Indirect Lending Program  
Safe Deposit Boxes  
Coin Stream® Coin Machine  
Financial Planning  
Financial Counseling  
ACH/Wire Transfers  
Money Orders  
U.S. Savings Bonds Redeemed  
Free Notary Service  
Signature Guarantee Service  
Fax and Photocopying

Rev. 01/17

# Rate Schedule

## Certificate Accounts



**Educate. Empower. Evolve.**

61 Grove Street · Waterville, ME 04901  
207-872-2771 · Fax 207-877-0555


72 Cony Street · Augusta, ME 04330  
207-430-0779 · Fax 207-430-4447

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

# RATE SCHEDULE

The rates applicable to your account at **NEW DIMENSIONS FEDERAL CREDIT UNION** are provided below. **NEW DIMENSIONS FEDERAL CREDIT UNION** may offer other rates for these accounts from time to time.

Today's Date:

Terms	6 Month	12 Month	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year	
<b>Minimum Opening Balance:</b>									
Regular	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$5,000.00	
Traditional and Roth	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$5,000.00	
Monty Moose*	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$5,000.00	
Take Charge*	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$5,000.00	
*Minimum Opening Balance includes ESA Certificates									
<b>Dividend Rate</b>									
<b>Annual Percentage Yield</b>									
<b>Step Up Rates:</b>									
Starting Rate									
Step Up Rate								0.25%	
Step Timing								6 months	
Rate Increases: 1st									
2nd									
3rd									
4th									
5th									
6th									
7th									
8th									
Ending Rate									
<b>Nature of Dividends:</b>									
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
<b>Transaction Limitations:</b>									
Additional Deposits	At Renewal	At Renewal	At Renewal	At Renewal	At Renewal	At Renewal	At Renewal	At Each Step Up Date	At Renewal
Dividend Withdrawal	Allowed	Allowed	Allowed	Allowed	Allowed	Allowed	Allowed	Allowed	Allowed
Renewable	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic	Automatic
<b>Early Withdrawal Penalty:</b>									
Dividends earned/anticipated	90 days	180 days	270 days	270 days	360 days	540 days	720 days	900 days	

## TRUTH-IN-SAVINGS ACT DISCLOSURE

**Except as specifically described, the following disclosures apply to all of the accounts listed in the Rate Schedule.**

**1. Rate Information.** The Dividend Rate and Annual Percentage Yield (APY) on your account(s) are listed in the rate schedule that was given to you at the time of account opening, and can also be found on the deposit rates page of the Credit Union website. The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for the term of the account. For six-month, 12-month, 15-month, 18-month, two year, three year and four year Certificates, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For five-year Step Up Certificates, the rate will increase by the percentage listed on the rate schedule. The Annual Percentage Yield disclosed is the composite APY for the term of the certificate. The APY is based on an assumption the dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after providing for the required reserves.

**3. Compounding and Crediting.** Dividends will be compounded and credited as listed on the deposit rates page of the Credit Union website, as well as the rate schedule that was given to you at the time of account opening. The Dividend Period for each account is also listed on the same page. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

**4. Balance Information.** The Minimum Balance required to open each account is listed in the rate schedule, as well as on the deposit rates page of the Credit Union website. Dividends and Minimum Balances are calculated using the Average Daily Balance method. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in that period.

**5. Accrual of Dividends.** Dividends will begin to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account.

**6. Transaction Limitations.** After your account is opened, you may make withdrawals of dividends from your account in any amount as indicated on the schedule.