

7. Split Rate Accounts with Blended APY - Jumbo CSA, Kasasa Cash, and Kasasa Saver: Dividends paid on Jumbo CSA, Kasasa Cash, and Kasasa Saver are based on the average daily balance in each tier of the account for the dividend period. The combination of split rates creates the Blended APY for the dividend period.

If the average daily balance in a Jumbo CSA is over \$500,000, the balance below \$50,000 would earn the rate corresponding with Tier 1, the balance below \$100,000 but greater than \$49,999 would earn the rate for Tier 2, the balance below \$250,000 but greater than \$99,999 would earn the rate for Tier 3, the balance below \$500,000 but greater than \$249,999 would earn the rate for Tier 4, and the balance greater than \$499,999 would earn the rate for Tier 5. \$1,000,000.00 balance in APY quoted.

If the average daily balance in a Kasasa Cash is over \$15,000, the balance below \$15,000 would earn the rate for Tier 1 and the balance over \$15,000 would earn the rate for Tier 2. For Kasasa Saver, the Tier 1 limit is increased to \$25,000. For Cash and Saver accounts, when the activity and service requirements are not met, the Base Rate is paid on the entire balance. \$100,000.00 balance in APY quoted.

8. Kasasa* Accounts. Cash back paid on Kasasa Cash Back, and Dividends paid on Kasasa Cash and Kasasa Saver accounts, are linked to account activity and services. Dividends paid are based on the average daily balance in the account. Rates are split for each tier with a base rate paid on accounts that do not meet the activity and service requirements. Activity consists of 12 Debit Card purchases and 1 ACH transaction per month. Service requirement is enrollment in CUEStatement, available through our online banking platform. When Kasasa Cash is linked to Kasasa Saver, dividends transfer to the Kasasa Saver account each month. When Kasasa Cash Back is linked to Kasasa Saver, the rewards are deposited directly into the Kasasa Saver. See Membership Agreement and Disclosures for complete program details.

9. Account Limitations: After your account is opened, you may make withdrawals of dividends from your account in any amount available. For variable rate shares in which transfer limitations apply, no more than six (6) preauthorized, automatic, telephone transfers, or transfers made by check, draft, or debit card may be made from these accounts to another of yours or to those of a third party in any month. If you exceed these limitations, your account may be re-classified as a transaction account or closed.

10. Age Requirements: There is no age requirement for credit union membership. Individual programs with age requirements are: Monty Moose (MM): 0-12, Take Charge (TC): 12-18, Kasasa: 18 and older, Sixty Plus (60+): 60 and older.

11. 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 2018. If you have any questions or require current rate information on your accounts, please call the credit union at 800-326-6190.

**Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.*

Insured by the NCUA

Credit Union Services

Kasasa Cash
Kasasa Cash Back
Kasasa Protect
Share Deposit Accounts
Share Draft (Checking) Accounts
Monty Moose Youth Savings Program
Take Charge Young Adult Savings
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. 04/19

Rate Schedule

Certificate Accounts

New
Dimensions
Federal Credit Union


Educate. Empower. Evolve.

61 Grove St., Waterville
72 Cony St., Augusta
316 Benton Ave., Winslow
245 Madison Ave., Skowhegan
(800) 326-6190
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	
Minimum Opening Balance:									
Regular	\$1,000.00	\$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	\$2,000.00	\$5,000.00
Monty Moose*	\$500.00	\$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	\$500.00	\$5,000.00
*Minimum Opening Balance includes ESA Certificates									
Dividend Rate									
Annual Percentage Yield									
Step Up Rates:									
Starting Rate									
Step Up Rate									0.25%
Step Timing									6 months
Rate Increases: 1st									
2nd									
3rd									
4th									
5th									
6th									
7th									
8th									
Ending Rate									
Nature of Dividends:									
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
Transaction Limitations:									
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
Early Withdrawal Penalty:									
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), as of the last Dividend Declaration Date are set forth above. 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 a 365-day period. The Dividend Rate and APY are variable and may change as determined by the Credit Union's Board of Directors. Fees and other conditions may reduce your earnings.

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

3. Compounding and Crediting. Dividends will be compounded and credited monthly. 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 set forth above. 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. Accrued dividends will not be paid on accounts closed before the end of the Dividend Period for the following types: Share, Share Draft, and Kasasa.

6. CSA: Dividends paid on CSA are based on the average daily balance in the account for the dividend period and the corresponding tier. Tiers are structured as Tier 1: \$0 to \$2499, Tier 2: \$2,500 to \$9,999, Tier 3: \$10,000 to \$49,999, and Tier 4: \$50,000 or more. The average daily balance determines which rate tier is applied. \$100,000.00 balance in APY quoted.