Our Privacy Notice

New Dimensions Federal Credit Union
94 Silver Street
Waterville, ME 04901
PH: 207-872-2771
TF: 800-326-6190
newdimensionsfcu.com

Revised December 2025

FACTS	**WHAT DOES NEW DIMENSIONS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons New Dimensions Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does New Dimensions Federal Credit Union share?**	**Can you limit this sharing?**
For our everyday business purposes—such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	No

To limit our sharing	Call 800-326-6190 (our menu will prompt you through your choices), visit us online at newdimensionsfcu.com/about/disclosures, or mail the form below.

Please Note: If you are a *new* member, we can begin sharing your information thirty (30) days from the date we sent you this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
If you have questions, call 800-326-6190 or visit us online at newdimensionsfcu.com/about/disclosures.

Mail-In Form	[ ] Do not share information about my creditworthiness with your affiliates for their everyday business purposes. [ ] Do not allow your affiliates to use my personal information to market to me. [ ] Do not use my personal information to market to me. [ ] Do not share my personal information with other financial institutions to jointly market to me.

If you are on a multiple owner account, your choice(s) will apply to everyone on the account.	Name			
	Address		Account No.	
	City, State, ZIP			
	Mail to: New Dimensions FCU, 94 Silver Street, Waterville, ME 04901			

Who We Are	
Who is providing this notice?	New Dimensions Federal Credit Union.

What We Do	
How does New Dimensions Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does New Dimensions Federal Credit Union collect my personal information?	We collect your personal information, for example, when you • start an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *NDBS, LLC*
Non-affiliates	New Dimensions FCU does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • *Our joint marketing partners include insurance providers, credit card companies, and lenders.*

Other Important Information

Our Mobile App Use of Information

This application may require access to the contact list on your mobile device in order to facilitate certain features within the application, including, but not limited to, Bill Pay and Mobile Lending. We may use the contact list information obtained from your mobile device to:

- Enable the Bill Pay feature to conveniently manage and pay your bills through the application.
- Support the Mobile Lending feature, to assist you in applying for loans and related financial services.