2025 Annual Report



Built around your life.
Invested in your story.

Experience you can trust. Leadership that delivers.

Board of Directors:

Jerome Allen, Chairperson
Leonel Breton, Vice Chairperson
Jeannine DeRosby, Secretary
Dana Sumner, Finance Officer
Gary Smith, Director
Lawrence "Larry" Genest, Director
Edward "Ed" Oliver, Director

Supervisory Committee Members:

Lawrence "Larry" Genest, Chairperson
Pamela Merrill, Committee Member
Louis King, Committee Member

Honorary Directors:

Florent "Paul" Letourneau*
Dr. Lucien Pellerin*
Theresa G. Pooler*
Earl Rancourt*
John Pople*
Jeannine DeRosby

Nominating Committee:

Jeannine DeRosby
Marianne Finkbeiner
Lucie Poirier

Honorary Committee Member:

Delores Hart*

Leadership Team:

Ryan G. Poulin, Chief Executive Officer
Jason Michaud, Executive Vice President and Chief Financial Officer
Sarah Sachs, Chief Operations Officer
Donna Farnham, Chief Compliance Officer
Jimmy Theriault, VP of Compliance
Sean Fluet, VP of Commercial Services
Tanya Verzoni, VP of HR/Talent Development
David Alberico, Dir. of Branch Operations
Tammy Poissonnier, Dir. of Marketing & Brand
Kyle O'Rourke, Operations Manager
Sharon Storti, Executive Assistant

**Deceased*

"I LOVE doing business with New Dimensions FCU because of the people who work there. New Dimensions is a FAMILY of associates and it shows in their interactions with me every single time I call or visit a location, and I love shared branching. I have missed this type of financial relationship for too long, and feel blessed that I chose New Dimensions because of the name (literally, that's why...too much anxiety!) and found financial friends in the process."
~ Sarah S.

CO-OP SHARED BRANCH℠

CO-OP Shared Branching
A network of credit unions and ATMs across the country. Serving your financial needs coast to coast.

Agenda

- Opening Prayer
- Roll Call of Directors/Committee Members
- Reading of the Minutes
- Report of the Chairperson
- Report of the CEO
- Report of the Supervisory Committee
- Unfinished Business
- New Business – Elections
- Adjournment of Business Meeting

Our Mission: Enhancing the financial wellbeing of our members and the communities we serve.

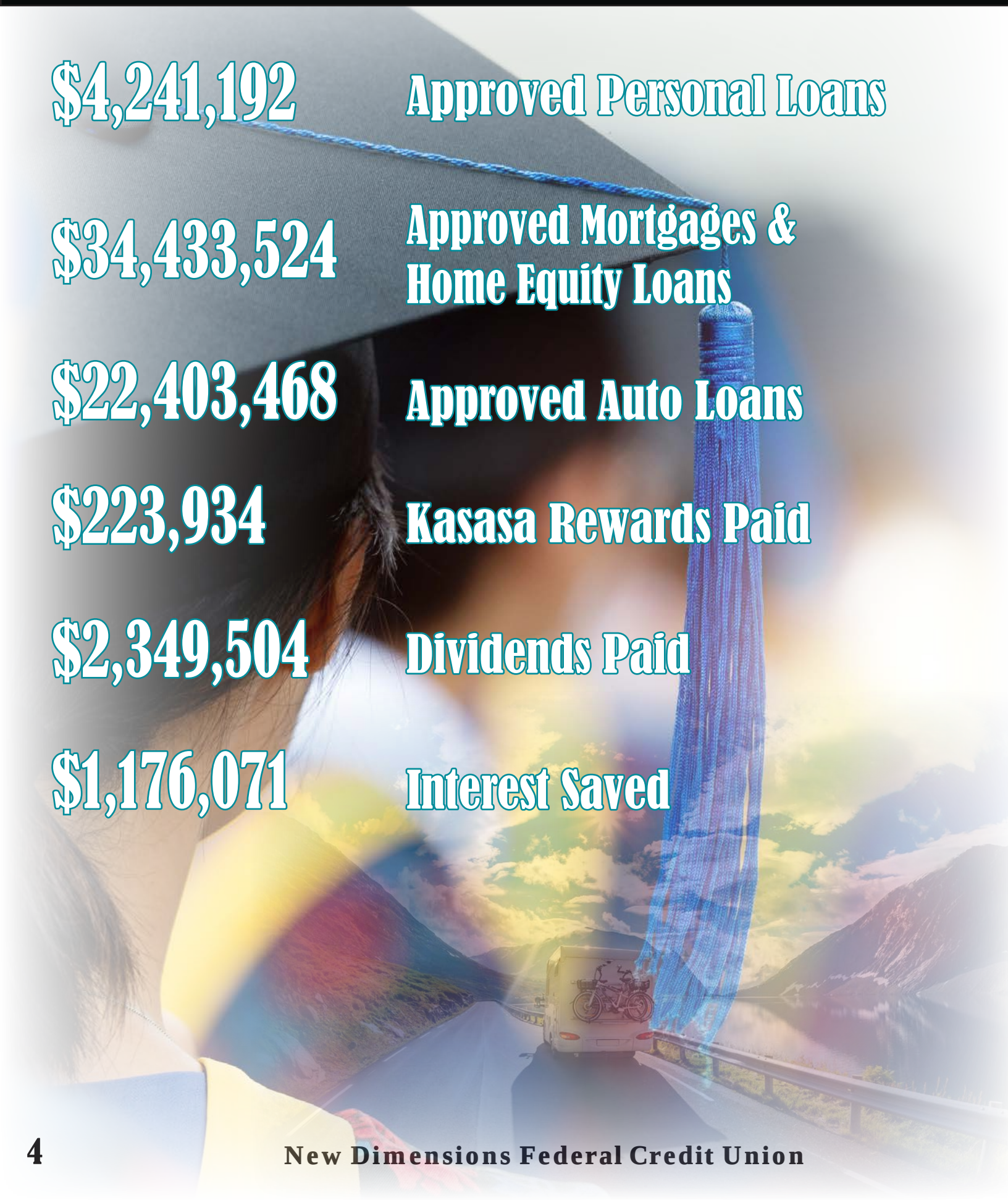
EQUAL HOUSING LENDER

NCUA

This credit union is federally insured by the National Credit Union Administration

"I was treated with the utmost respect and all my questions were answered promptly and thoroughly. I couldn't have asked for a more positive experience. Thank you!"
~Valerie S.

2025 Highlights



$4,241,192 Approved Personal Loans

$34,433,524 Approved Mortgages & Home Equity Loans

$22,403,468 Approved Auto Loans

$223,934 Kasasa Rewards Paid

$2,349,504 Dividends Paid

$1,176,071 Interest Saved

Financials

Statement of Income	2025	2024
Interest on Loans	$11,505,763	$10,564,855
Investment Income	$1,521,167	$1,454,554
Dividend Expense	$2,349,504	$2,722,483
Net Interest Income	**$10,677,426**	**$9,296,926**
Income from NDBS CUSO	$398,986	$365,433
Other Income	$2,556,338	$2,466,427
Expense from NDBS CUSO	$203,090	$169,932
Operating Expense	$12,138,160	$11,693,327
Net Income	**$1,291,500**	**$265,527**

Statement of Financial Condition	2025	2024
Member Loans	$191,388,295	$169,049,885
Other Assets	$46,080,174	$38,740,257
Total Assets	**$237,468,469**	**$207,790,142**

Liabilities & Equity	2025	2024
Current Liabilities	$21,545,853	$11,163,803
Member Deposits	$197,584,929	$181,629,330
Member Equity	$18,337,687	$14,997,009
Total Liabilities & Equity	**$237,468,469**	**$207,790,142**

"I have been banking with you since I was a child, and I am now an adult, and my children now do their banking there as well. I have always been treated with respect and never feel uncomfortable dealing with any of my banking requests or issues."

~Kelly H.

The Right Truck — The Right Loan — The Right Direction



When Dylan Dugal's dad reached out for advice on his son's first vehicle purchase, he learned about the First-Time Auto Buyer Program at New Dimensions Federal Credit Union. He was then connected with Loan Officer Rachel Oliver, who helped Dylan take the first step.

Dylan knew what truck he wanted — he just didn't know how to get started. When he came in for his first appointment, Rachel guided him through the process and helped him see the bigger picture of building credit.

With no existing credit and no strong ties to another financial institution, Dylan was starting from scratch. Rachel explained how credit works, including the importance of multiple tradelines and a healthy credit mix. Along with financing his truck, Dylan opened an additional credit-building account to strengthen his future borrowing power and prepare for bigger goals, like owning a home one day.

Dylan came in on a Friday. By Monday, he was driving off in the truck he really wanted.

Beyond the keys in his hand, Dylan left with something even more valuable: a solid start to his credit journey and a financial partner for the road ahead. He even brought his everyday banking to the credit union, opening accounts that support his daily needs and long-term goals — turning his first vehicle purchase into the beginning of a long-term financial relationship.

"New Dimensions Federal Credit Union and its Employees lead in Courtesy, Professionalism and I do recommend this banking institution to all my family and friends."

~Debra V.

The Story of our Community and the impact of Financial Coaching:

- **Number of Students who received Financial Coaching: 2543 students**
- **Number of Members who received Financial Coaching: 148 members**
- **Number of hours at schools/# of schools: 144 hours at 13 local area schools**
- **Number of organizations who received Financial Coaching: 7 outside organizations**
- **Eat, Learn, and Prosper/Learning at Lunch Workshops: 2 local area businesses**
- **Over 250 piggybanks, flower seeds, soil, and pots were given to Educare in Waterville for "Teach a Child to Save" Day.**

Financial Coaching

A Chapter In His Life That He Hasn't Forgotten

Several years ago, Shane Reitze's life changed in an instant.

A serious accident at work left him with a permanent injury and unable to work. As he recovered, the financial strain began to build. Medical recovery was difficult, and falling behind on bills felt overwhelming — including his mortgage with New Dimensions Federal Credit Union.

Still in pain and unsure where to turn, Shane came into the Grove Street branch to ask for help. Staff immediately recognized he was going through something serious and made sure he spoke with someone right away.

That's when he met Donna F.

Donna took the time to listen and understand what he was facing. She worked with him on a loan modification that restructured his loan payments, giving him breathing room while he focused on healing and getting back on his feet.

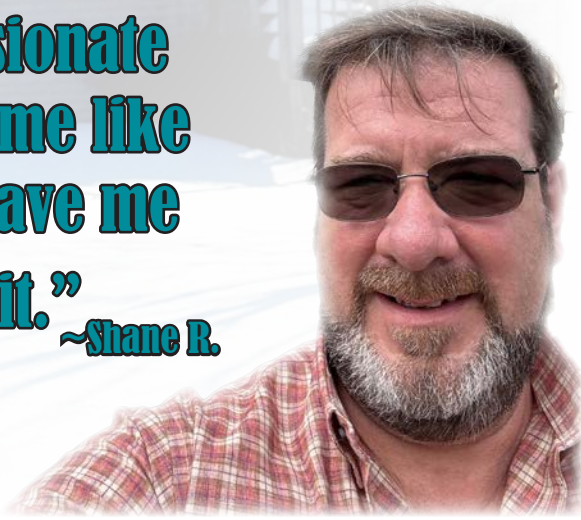
"I walked in still unsteady from my accident and unsure what was going to happen. They were extremely compassionate about my situation and treated me like a person, not a number. That gave me hope when I really needed it."— Shane Reitze

That support made all the difference.

Shane says that moment is one he will never forget. During one of the hardest seasons of his life, he felt seen, heard, and supported — not judged. The assistance he received helped him keep his home and regain stability while he recovered.

Years later, he still remembers the compassion and care he experienced, and he remains deeply grateful.

"They were extremely compassionate about my situation and treated me like a person, not a number. That gave me hope when I really needed it." ~Shane R.



Stories We Support, One Donation at a Time!

At New Dimensions FCU, we know the greatest impact comes from supporting the people and organizations that help our communities thrive.

In 2025, we contributed nearly $24,000 to local initiatives focused on education, healthcare, financial wellness, and community development.

These donations are separate from our fundraising efforts for the four primary charities we support, which are highlighted on Page 9 of this report.

Each contribution reflects our commitment to meaningful community investment and long-term positive change. Together, we are proud to support a stronger, more connected future for those we serve.

This year, our giving touched a wide range of organizations working to make a difference across Maine, including:

Alfond Youth & Community Center
Blistered Fingers
Camp Bomazeen
CU Insurance Solutions
Dana Farber Cancer Institute
Friends of Quarry Road
Good Shepherd Food Bank
Habitat for Humanity in Waterville
Hospice Volunteers of Waterville Area
Kennebec Valley Board of Realtors
Kennebec Valley Chapter of Credit Unions
Kennebec Valley Community Action Program
Maine Credit Union League
Mid-Maine Chamber of Commerce
New Dimensions FCU Scholarship Program
Sexual Assault Crisis & Support Center
Waterville Rotary Club
Waterville Professional Firefighters
Waterville Soup Kitchen
Winslow Congregational Church



2025 Credit Union Volunteer Excellence Award

Recognized for leading our asset class in total volunteer hours.

Staff Volunteer Hours in 2025

2,355.25 hours

To learn more about our community involvement, please visit:

newdimensionsfcu.com/about/community-involvement

Community



The Stories That Bring Us Together

Our major charity partners represent the stories we care about most—the children fighting for brighter tomorrows, the neighbors working to put food on the table, and the individuals discovering strength they never knew they had. Each year, our members, staff, and community come together to support these causes because we see our own families, friends, and experiences reflected in theirs.

Through these partnerships, we've witnessed courage, resilience, and hope take shape in real lives. From helping a child receive lifesaving care, to ensuring a family doesn't go hungry, to opening doors for athletes of all abilities, these stories remind us why community matters.

We are honored to stand beside these organizations, not just as donors, but as part of the story—proof that when people care for one another, meaningful change follows.

2025 Breakdown of Funds Raised: $55,446.02

- Maine Children's Cancer Program: $ 19,292.91
- Special Olympics Maine: $10,283.29
- Maine Credit Unions' Campaign for Ending Hunger: $21,760.82
- CULAC: $4,109.00

Supervisory Committee Report

WIPFLI

Independent Auditor's Report

Supervisory Committee and Board of Directors
New Dimensions Federal Credit Union and Subsidiary
Waterville, Maine

Opinion

We have audited the accompanying consolidated financial statements of New Dimensions Federal Credit Union and Subsidiary (the "Credit Union"), which comprise the statements of financial condition as of September 30, 2025 and 2024, and the related statements of income, comprehensive income, changes in members' equity, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements referred to above present fairly, in all material respects, the financial position of New Dimensions Federal Credit Union and Subsidiary as of September 30, 2025 and 2024, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States ("GAAP").

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are required to be independent of New Dimensions Federal Credit Union and Subsidiary and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about New Dimensions Federal Credit Union and Subsidiary's ability to continue as a going concern for one year after the date the consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of New Dimensions Federal Credit Union and Subsidiary's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about New Dimensions Federal Credit Union and Subsidiary's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Wipfli LLP

Wipfli LLP

South Portland, Maine
January 20, 2026

"I can't express how amazing my experience was. The staff, the service, the atmosphere…it was all OUTSTANDING! I've never been treated so well and felt so comfortable while opening an account or doing any kind of business, anywhere! It was so refreshing to be remembered by name, and have such friendly, prompt service. Five stars from me! I very much look forward to my continued business with you. Thank you!"

~Cheryl M.



"I switched from national banks to NDFCU and have never looked back. I have multiple accounts, easily move money between them, and take advantage of things like club accounts and share certificates. I also appreciate that I can walk into the branch to talk to someone in person when I need to."

~Bettina L.

"I have been with ND since 1992 I think it was. I love this credit union. The staff are incredibly the best. They feel like family. They go out of their way to help and make you comfortable. So easy to approach. I will never go to another bank. Thank you for all you do to make our lives easier. I use the Skowhegan branch. They are all the best."

~Tony P.



Reports

Chairperson and CEO Report



Ryan Poulin
Chief Executive Officer

Jerome Allen
Chairperson

With every interaction with our members, there is a story to be told. Where our members have been, where they are now, or where they want to go, the credit union is here to help them complete that story. Whether providing hope to fulfill dreams, such as getting back on track, your first car, a new home, planning for retirement, protection from fraud, or just showing our members how to earn more and pay less, is what we do and is just one of the many benefits of being a member of New Dimensions Federal Credit Union.

We are proud to say we have had another successful year thanks to our members. We paid our members over $2 million in dividends and collectively saved them $1,176,071 in loan interest. We implemented a member referral program to financially reward members for spreading the word about all the great reasons their family and friends should belong to New Dimensions FCU. We also implemented a member relationship program to reward members who use the credit union for most of their financial services by reducing loan interest rates or paying higher dividend rates on certain deposit accounts. This is just another way to give back to our members who do business with us.

We continue to evaluate internal systems and processes to keep costs low and explore new product offerings to expand and enhance options that meet our members' needs. We experienced several retirements this past year and spent a significant amount of time on staff training and succession planning to better prepare for those vacancies and ensure a high level of member service continues.

At least annually, we meet to review our vision, mission, and purpose to ensure we are meeting the needs of our members and communities and serving them at the highest level. In addition, your credit union was ranked #1 Credit Union in Central Maine by the Morning Sentinel Readers' Choice. We also received the Maine Credit Union League's CU Volunteer Excellence Award for the most volunteer hours donated for a credit union of our asset size, with well over 2,000 volunteer hours by our staff, board of directors, and committee members.

On behalf of the entire board of directors and staff, we want to thank you for your business and for being part of such a well-respected organization. Each and every one of you has a story to tell, so let us help you complete your story.

Respectfully Submitted,

Jerome Allen

Ryan G. Poulin

Jerome Allen, Chairperson

Ryan G. Poulin, Chief Executive Officer



Our Locations

94 Silver Street
Waterville, Maine 04901

316 Benton Avenue
Winslow, Maine 04901

245 Madison Avenue
Skowhegan, Maine 04976

(800) 326-6190
newdimensionsfcu.com

Products & Services



- Kasasa Cash
- Kasasa Cash Back
- Monty Moose Youth Savings Program
- Take Charge Teen Savings
- Business Checking Accounts
- Business Credit Cards
- Overdraft Protection
- Club Accounts
- Health Savings Accounts (HSA)
- Small Business Services
- Traditional and Roth IRAs
- Coverdell Education Savings Accounts
- Digital Banking
- Mobile Services
- Remote Deposit Capture
- iPay Bill Payment Service
- CUe-Statements
- Visa Credit Cards
- Visa Gift and Reloadable Cards
- Auto Loans
- Personal Loans
- Real Estate Loans
- Sallie Mae Student Loans
- Home Equity Line of Credit Loans
- Energy Loans
- Commercial Loans
- Youth Scholarship Program
- Safe Deposit Boxes
- Coin Stream Coin Machine
- Apple Pay
- Google Pay
- Person-to-Person Transfers
- Financial Education
- TruStage Insurance Products (Health, AD&D, Home/Auto, Life)
- Debt Protection
- Guaranteed Auto Protection (GAP)
- Skip-A-Payment
- Money Orders
- Notary Public
- Shared Branching
- iTalk Phone Banking
- Member Referral Program

Thank you for your business.
~ Staff and Board of Directors of NDFCU