





## A message from the President and CEO

In the over 40-year history of Xerox Federal Credit Union, this is, quite possibly, the most dynamic chapter ever. And the excitement has just begun. As of April 1, 2008, we became **Xceed Financial Credit Union**, and we promise to deliver a banking experience that is unsurpassed in the financial industry. However, before I take you on a leap forward, allow me to take a quick step back.

Last year was a period of introspection, enterprising progress and momentous investment toward building a better and more strategic future for your Credit Union. It all didn't happen by accident. Our management team embarked on a comprehensive analysis of the financial industry, and more specifically, devising a long-term plan for our greatest future success. What we found was that while other credit unions decided to focus and expand resources to compete directly with banks, our most financially rewarding strategy was to be the best financial provider exclusively for our sponsors (Select Employer Groups). That's how we came to be Xerox Federal Credit Union — clearly focusing on the financial needs of a company's employees. Going forward, Xceed Financial will focus entirely on this simple, proven strategy — but do it better than any other credit union before.

# Xceed Financial

is not just our new name,  
it's the breakthrough  
of a remarkable  
way of banking.

In 2008, Xceed Financial will amaze you. New programs. New convenience. New expertise. New Personal Bankers and new-look branches that will transform into retail Financial Centers featuring the latest technology that will absolutely 'wow' you. Yet all the while, still honoring our Xerox heritage.

Our new tagline "at work for you<sup>SM</sup>" reflects our renewed focus on the workplace. And we've already put our anthem into action by going to work on the benefits that matter to you most, including:

- **High-tech, high-touch Financial Centers** — Our new and remodeled Financial Centers across the country will feature the latest technology for quicker, safer and more efficient processing. Plus, the current news, weather and sports on our wide-screen TVs will make your visits more informative. In fact, during the next three years, we plan to open 10 new Financial Centers — some right on-site at key partner-organizations (Select Employer Groups).
- **"Personal Bankers" always at your service!** — We created a new dedicated business development team to bring in new sponsor companies in our priority geographies and industries and we're delivering premium-level service to members of all means. Our Personal Bankers strengthen our commitment to unsurpassed, friendly service.
- **Smarter banking through financial education** — We will bring you relevant financial information through seminars at local Financial Centers, webinars at your workplace, and quarterly publications delivered directly to your home. Once again, at work for you.

- **Adding more expertise** — We're investing in our people to make them financial member advocates, and empowering them to make front-line decisions so your transactions are easier and effortless. For you, this means unsurpassed service.
- **"Get serious, get saving" Financial Check-Up** — We have a process to analyze your investment and retirement plan — no matter what your age or means — to make sure you get the best financial guidance and planning possible. Now, every member will receive certified financial guidance from Xceed Financial Investment Services.
- **Our "Live" service keeps you in touch** — Our associates will be available by phone, by email and on our website whenever you need assistance. It's service on your terms.
- **Speedier "fast cash" loan approvals** — You asked for a more streamlined loan process, and this year we're adding a new and speedier online loan application. You'll never go anywhere else for a loan.

And to think, this is only the beginning. A whole new Credit Union is emerging. A relationship built on interactions, not just transactions. It is my privilege to be surrounded by such a forward-thinking Xceed Financial team, and I am also proud that you grant me the opportunity to serve your financial needs.

Thank you for your continued support and loyalty to our industry-leading Credit Union. Your Board, Volunteers and Associates take enormous pride in serving you, the member-owner. I promise you that Xceed Financial will make your financial experiences remarkable.

Sincerely,

Teresa Y. Freeborn  
President & Chief Executive



## Investing in **a bold new direction** to ensure the greatest expansion.

### A message from the Chairman of the Board

**D**uring 2007, Xceed Financial boldly initiated a multi-year plan of putting member capital to use through unprecedented products, unsurpassed service and expanded convenience, including an active growth plan to add 10 new Financial Centers and redesign our infrastructure. This investment will distinctly position the Credit Union for future success, but will negatively impact earnings in the short term. However, with a strong net worth ratio over 11 percent, and solid asset quality, we believe this investment strategy presents the best long-term usage of our members' capital.

With significant shifts in the industry by mega banks, and after seeking comprehensive and sophisticated banking studies, your executive team empirically determined that the way to grow is through our sponsor groups (serving employees of companies), as well as joining up with other like-minded credit unions. Xceed Financial's recent successful merger with Tiger Federal Credit Union is a prime example.

The bottom line is that keeping your finances and our growth in forward motion were the cornerstones in 2007, and will also propel the differentiation of our business well into the next decade. As you know, we are now **Xceed Financial Credit Union**. And as you may have noticed, our new logo features an "arrow" that symbolizes our philosophy of ensuring that members, and the Credit Union, is always moving financially forward. The goal was to develop a new name and identity that reflects and resonates well with all sponsor groups, including our single-biggest member-organization, Xerox.

The broad strategy began over one year ago, and milestones are already beginning to materialize.

- **Merger with Tiger Federal Credit Union** — In December 2007, we welcomed 9,700 new members, two new branches and 18 new associates. The additions have made XFCU even more financially sound. Hopefully, bringing Tiger FCU into our institution is just one of many additions to our membership in the coming years. Adding members, assets and resources from other like-minded credit unions is sure to provide you with expanded services and benefits.
- **Member Satisfaction reaches new high** — Our latest survey revealed that 98 percent of members are satisfied or very satisfied with your Credit Union. And our member referral rate is at its highest in years.

- **Branching out** — In the next few years, you'll see 10 new Financial Centers open in three major markets, a new, more efficient headquarters in El Segundo, CA, and expanded services and increased values through the addition of new sponsor groups across the country.
- **New "Business"** — In 2007, we launched a full suite of customized financial products and services so small business owners can best manage and grow their companies. We immediately added two business loans for \$2.2 million. And that was just the start!

With more than 40 years of reliable success, your Credit Union doesn't simply change for "change's sake." By closely understanding your needs and remaining relevant in your financial needs, we promise to consistently deliver an "above and beyond" experience. Your Board, Volunteers and Associates are very excited about being at work for you during every age and stage in your life.

Sincerely,

Dennis Ruffner  
Chairman of the Board



When it comes to **member expectations**, Xceed will live up to its name.

## Member feedback

**D**elivering unsurpassed levels of member service is the cornerstone of banking at Xceed Financial. That's why we conduct extensive research and interaction to ensure no other institution can match your financial experience at XFCU. Through regular member inquiries, in-branch and telephone service level ratings, and our Annual Satisfaction Survey, your feedback and comments allow us to consistently and meaningfully aim to go well above and beyond your service expectations.

Our *Annual Survey*, from an independent research firm, revealed that banking at Xceed Financial is once again reaching new heights. Sure, we're pleased with the results, but never to the point of becoming complacent.

- **98 percent of members are completely "Satisfied"** — And with our growing services and expanding convenience, we'll continue to ask for your feedback on how to make Xceed Financial the best value in town.
- **Member Referrals reach new high** — Almost 9 out of 10 members stated that they would recommend Xceed Financial to a friend or co-worker. This highly valued "word-of-mouth" is critical to our growth strategy, and we're honored to have such compassionate members.
- **XFCU considered very "Trustworthy"** — This is a critical measure of our success and one we take very seriously. Loyalty is a key element of our Credit Union since we are exclusively committed to serving sponsor companies and their employees.

**When it comes to your personal finances,** Xceed is striving to be remarkable for you all the time. And when we hear *Member Stories* like these, we are the ones that are humbly saying, "wow."

- *"Over a month ago, I called Kelly about refinancing my first mortgage. Kelly and I knew each other from a prior transaction involving a Home Equity Line of Credit. Kelly was her usual enthusiastic, responsive, informed and professional self. She makes any transaction pain-free. Believe me, I am not an easy member. I LOVE XFCU because of Kelly (and all those like her) that are employed by my Credit Union."*

**Brenda J.**  
Member since 1986

- *"My husband received a phone call from Ms. Ramirez at Xceed Financial, stating that our son was 150 miles out of town, out of gasoline and could not access his funds at XFCU. Knowing my son needed some help, Ms. Ramirez transferred \$20 of her own funds into our son's XFCU account, so he could purchase the gas for his car to return home safely. We're so glad that real people like Ms. Ramirez work for our Credit Union."*

**Kathy and Bill R.**  
Members since 1977





From every day banking to your financial future,  
here are new ways to

## **Xceed in life.**

### New Programs

**E**xceptional member service, expert financial guidance, and expanded programs and convenience is the Xceed way. With our better understanding of your needs, and a focused commitment to helping you achieve financial success, we deliver a more rewarding relationship than you'll find anywhere else.

In fact, the exciting changes are already underway. Throughout 2007 we added new programs to make a meaningful impact on the lives of our members.

■ **Investment Services** — We're excited about bringing this retirement and investment service in-house. Now members of all means have access to sound financial planning through Xceed Financial Investment Services. To ensure that your retirement and investments are progressing to plan, our team of Financial Consultants provides a Financial Checklist to

create realistic and measurable ways for you to increase your financial well-being. The non-intimidating, easy-to-understand approach includes action-oriented steps like goal mapping, budget checkup, preparing emergency savings plans, sensibly building a retirement account, debt management, and more. Our goal is to provide financial planning expertise to every member.

- **New Financial Centers** — Watch for 10 new Financial Centers in the next few years, and the transformation of some current locations as well. We're changing to make your Financial Center experience easier, effortless, and more inspiring.
- **New Headquarters and Relocated Financial Center in El Segundo** — The new LA-area Financial Center opened in March 2008, with our neighboring headquarters being occupied in summer.
- **Expanded Hours** — We want to fit banking around your life, not the other way around. That's why we increased our Financial Center hours at several locations to continue our unmatched level of service.
- **More Secure Xceed Online Banking** — A new multi-factor authentication system ensures safer and more secure transactions for our Online Banking and Bill Payer Services.
- **Teller Cash Recyclers (TCR)** — This great member time-saver will automate many manual processes currently performed in our Financial Centers. It's already receiving rave reviews in El Segundo, CA and Norwalk, CT.



- **United Insurance Partners (UIP)** — Lower cost auto and home insurance programs are available through XFCU's new partner. We want to help you save in all parts of your life.
- **No Closing Cost Mortgage Loans** — A new savings option that allows members to close a home purchase or refinance a loan with no charge for the non-recurring closing costs. Savings when homeowners need them most.
- **ACH Origination for easier money transfers** — Now members can make more convenient, safer and faster money transfers. Upon a member's authorization, money can be transferred from another financial institution to Xceed Financial. This can be a one-time or a recurring transaction. Loan coupons and deposit envelopes are a thing of the past.
- **Premier Instant Loan Approval** — Premier members will now receive our fastest loan approvals in XFCU history. No application, no pay stub, just let us know the amount you'd like.
- **Special Share Certificate earnings** — Now you earn more on your savings simply based on your Relationship Advantage level.
- **Loyalty Advantage Program** — We're rewarding long-time members — 20 years or more — with most of the Premier Advantage perks.



## Relationship Advantage xceeds time after time.

Xceed Financial provides exclusive rewards through our Relationship Advantage program, featuring top-tier perks for our Premier and Loyalty Advantage levels.

Relationship Advantage Levels & Benefits	Premier Advantage	Loyalty Advantage
Premier Advantage level based on entire household balance, Loyalty Advantage level based on 20+ years of membership	\$75,000 combined loans and core savings	20+ years of uninterrupted membership
Automatic Loan approval, featuring best rate available <sup>1</sup>	■	
Additional .10% APY on any new Share Certificate <sup>2</sup>	■	■
Free Platinum Checking and Check Card with Rewards	■	■
Free Online Banking & Bill Payer	■	■
Free Foreign ATM transactions <sup>3</sup>	■	■
Free Personalized Checks (two boxes per year)	■	■
Rebate ATM surcharge up to \$10 per month	■	■
\$150 Mortgage Application Fee Rebated	■	■
\$75 Annual Home Equity Line Fee Waived	■	■
Free Budget & Debt Counseling	■	■
Free Notary Service	■	■
Free Cashiers Checks	■	■
Exclusive Discounts & Specials	■	■

Loans do not include Visa Credit Card balances. Core Savings includes Savings, Checking & Money Market accounts — Share Certificates & IRAs are not included. Relationship Advantage level based on entire household and is effective one full calendar month after achieving a qualifying balance. Loyalty Advantage level based on 20+ years of uninterrupted membership with Xceed Financial Credit Union.

<sup>1</sup>Premier members are automatically pre-approved for consumer loans — no application or income verification required. Xceed Financial Credit Union maximum loan amount and collateral requirements established by underwriting guidelines. Some restrictions apply. Home Equity Loans are not available in all states. Ask an associate for complete details on the Premier Loan Guarantee.

<sup>2</sup>Annual Percentage Yield; does not apply to special certificate accounts.

<sup>3</sup>Premier and Loyalty Advantage members receive unlimited foreign ATM transactions.

For additional Relationship Advantage levels, visit our website at [xfcuh.org](http://xfcu.org) or call 800.XFCU.222.

Our service extends outside of branches, and **beyond banking.**

## Strategic Partners



Our new name and rechartered business direction has generated plenty of excitement. However, we will never lose sight of our time-honored people helping people philosophy. Sure, we're in the business of improving your personal finances, as well as reaching out to spread the word about Xceed Financial. Yet, we are also truly committed to the communities our sponsors serve.

■ **Seneca Park Zoo** — We know people live and work in the same general area. That's why we take great pleasure and pride, as the workplace credit union, in helping our community. During 2007, we continued our active support of the Seneca Park Zoo by sponsoring the "Bunk With The Beastzzzzz" Program. It was a great way to reach out to organizations and individuals.

■ **Xerox Diversity Conferences** — Xceed Financial continues to support the Xerox diversity conferences through sponsorship and participation.

■ **The Xerox Woman's Alliance (TWA)** — Xceed Financial was a major sponsor of The International Women's Conference in 2007, which is one of the largest diversity groups at Xerox. Teresa Y. Freeborn spoke on their CEO panel and we had several associates from our management team

who facilitated workshops on different areas of financial wellness. This educational and professional networking event was a perfect fit for XFCU's commitment to being a workplace credit union.

■ **Hispanic Association for Professional Advancement (HAPA)** — We also sponsored last year's conference, as well as facilitated a financial workshop to support our commitment to offering non-biased financial education.

■ **Romeo Doty Scholarship Program** — The spirit of this XFCU legend still lives on. Thanks to 10 awards of \$1,000, XFCU is able to reach and support some very driven young adults who are making a difference for their school and their community.

■ **OfficeMax Year in Review** — 2007 kicked off with the new on-site Financial Center at OfficeMax headquarters. Throughout the year, associates of OfficeMax enjoyed XFCU's "Lunch & Learn" seminars featuring *Purchasing a Home, Sensible Budgeting, Lowering Auto Payments, Preventing Identity Theft*, and many others. Other highlights of XFCU's participation included a celebration of "Women's History Month", a workshop and ice cream social for kids during "Bring your Child to Work Day", provided guidance with our on-site Financial

Wellness booth — and we even handed out candy canes during the holidays. In fact, on a touching note, Andrea Haupt, Xceed Financial associate, was personally invited by OfficeMax CEO, Sam Duncan, to perform solo holiday songs as part of the season's festivities! As a workplace credit union, Xceed Financial loves to interact, not just transact.

■ *"I have strong opinions about technology eliminating the much-needed and highly effective interpersonal side of business services. And then there's Ian Grace. He has old-fashioned relationship building talents married with the efficiency of e-communication and e-commerce. He brings a face to financial services, an added-value to employee interaction and most importantly — trust and integrity to his role. He certainly knows how to effectively market his services and take care of his members. During the time Ian has serviced our employees at Light Fabrications, the workforce came to anticipate and welcome his visits. He is an excellent service professional!"*

**Barbara M.**  
Light Fabrications  
Select Employer Group of  
Xceed Financial since 1995

## Workplace Programs

**A**t the end of the day for any service-minded business, people play the critical role in success. That's why Xceed has committed to making a major investment in technology and people. We know a high-tech, high-touch culture will give you the returns you want in banking.

Technology will allow us to reach out to you in a more efficient and effective way than ever before. Intelligently supporting our people — both members and associates — ensures that you have all the information you need to make sound financial decisions, and also that we are providing insight that's relevant to your life.


■ **Your XFCU “Personal Banker”** — Along with our new name, we developed a new team of “Personal Bankers” dedicated to delivering an uncommon level of financial service to your workplace, including:

- **XFCU “At Work For You” Program** — After careful analysis of our member lifestyle segments, we developed a package of products and services with special perks for employees of our sponsored organizations.

- **Select Employer Group Liaison Campaign** — Our Business Development team created new resources to reach out to our sponsors with a personal invitation to reserve a date for Xceed Financial's Membership Presentation and Educational Seminar Series. Employers and employees both have raved about the benefits and value of banking at XFCU.
- **Xceed U** — Our investment in people includes a series of certification programs to equip our dedicated associates — from our front-line to our support departments — with even more financial expertise and empowerment to serve you efficiently and effectively.

- **Investment Services** — You don't have to go far for retirement planning and investment services, as our Financial Consultants are available to meet with you at work or at our Financial Centers.
- **The trusted financial source** — Our institution's promise to the membership and community is to become a trusted source for financial information and education — even for non-members.

Seminars, Webinars,  
and Financial Education  
— the more we invest,  
the more you'll get **in return**





What's a business banker doing in a credit union? Everything to personally help **small businesses.**

## Business Services

*"As a member for 15 years, I have relied on terrific service from XFCU for my personal banking needs, so it was an easy decision to bring our business accounts to the place I trust."*

**Heidi G.**

Moonlight Creamery  
Member since 1993

Over 99 percent of America's employers are small businesses, employing more than half of the nation's private workforce, according to the U.S. Small Business Administration. This is an area that has tremendous potential, which fits right in line with our growth strategy. After extensive preparation and forecasting, we launched our Business Services division.

To ensure we provide the proper expertise, our certified business bankers understand the intricacies of managing a company in a volatile economy, and they're here to ensure our business members don't have to go it alone. Our growing business services include:

- **Business Checking Accounts** — Featuring plenty of no-charge perks to give your bottom line a break.
- **Business Savings Accounts** — Flexible options that will earn you great dividends, while also allowing you easy access to your money in case your payables and receivables get out of step.
- **Online Business Banking** — We understand that you don't work the typical 9 to 5. That's why you can make transactions, pay bills and more 24 hours a day, 7 days a week.
- **Loans and Lines of Credit** — From buying equipment and vehicles to keeping cash handy in case of an emergency, you have access to extra capital to grow your business.



# The committee

has spoken,  
Xceed is living  
up to its promise.

## Supervisory Committee Report

The Supervisory Committee is responsible for overseeing your Credit Union's business affairs and monitoring operating procedures and policies to ensure absolute financial integrity and soundness. We continue our commitment to maintaining Xceed Financial Credit Union's\* high standards and financial performance.

The committee reviews account records and reports regularly to check their accuracy and timeliness. We also conduct periodic on-site and unannounced audits of Financial Centers and oversee audits by our independent auditing firm, McGladrey & Pullen, Certified Public Accountants.

I am pleased to report that the affairs of this Credit Union are in outstanding order.

Sincerely,



Wayne Johnson  
Chair, Supervisory Committee

\*Formerly known as Xerox Federal Credit Union.

# Financials

## Xceed Financial Credit Union Consolidated Statement of Financial Condition (Unaudited) as of December 31, 2007

Assets	2007
Net Loans	\$ 596,870,567
Cash	26,358,392
Total Investments	122,366,138
Other Assets	25,348,394
<b>Total Assets</b>	<b>\$ 770,943,491</b>
<b>Liabilities and Member's Equity</b>	
<b>Liabilities</b>	
Notes Payable	\$ 107,300,000
Other Liabilities	8,998,148
<b>Total Liabilities</b>	<b>116,298,148</b>
<b>Members' Equity</b>	
Member Savings	\$ 556,484,455
Non-Member Savings	10,000,000
<b>Total Savings</b>	<b>\$ 566,484,455</b>
<b>Net Equity</b>	<b>\$ 88,160,888</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$ 770,943,491</b>

This is an unaudited report.  
For a complete auditor's report and opinion, please visit  
our website at [xfcu.org](http://xfcu.org) or contact us at 800.XFCU.222.

## Xceed Financial Credit Union Consolidated Statement of Income (Unaudited) as of December 31, 2007

Interest Income	2007
Total Interest on Loans	\$ 37,098,439
Total Interest on Investments	6,895,842
<b>Total Interest Income</b>	<b>\$ 43,994,281</b>
<b>Interest Expense</b>	
Total Dividends on Member Savings	\$ 16,439,603
Other Interest Expense	4,811,419
<b>Total Interest Expense</b>	<b>\$ 21,251,022</b>
<b>Net Interest Income</b>	<b>\$ 22,743,259</b>
<b>Provision for Loan Losses</b>	<b>\$ 2,518,980</b>
<b>Net Interest Income After Provision for Loan Losses</b>	<b>\$ 20,224,279</b>
<b>Non-Interest Income</b>	
Fee Income	\$ 5,285,732
Other Income	3,385,173
<b>Total Non-Interest Income</b>	<b>\$ 8,670,905</b>
<b>Non-Interest Expense</b>	
Salaries and Benefits	\$ 17,388,844
Other Expenses	14,812,595
<b>Total Non-Interest Expense</b>	<b>\$ 32,201,439</b>
<b>Total Non-Operating Income Expense</b>	<b>\$ (224,765)</b>
<b>Net Income</b>	<b>\$ (3,531,020)</b>



## Board & Volunteers

Dennis Ruffner ■  
 John Antonio ■  
 Rachel Baker August ■  
 Roni Crichton ■



Wayne Johnson ■  
 Richard Jones ■  
 Lois McFarland ■  
 Fred Nichols ■  
 Len Parker ■



Raleigh Steinbach ■  
 Gretchen Valentine ■  
 James Westhoff ■  
 Loren Winckler ■

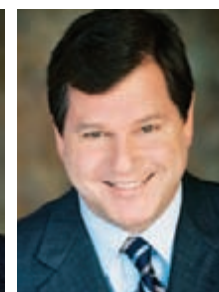


## Executive Management Team

Teresa Y. Freeborn ■  
 Kathryn Davis ■  
 Jon Fate ■  
 Juan Luna ■



Brad Miller ■  
 Barry Schmidt ■  
 Rick Schmidt ■  
 Nicole Valentin-Smith ■



# Board, Committees, Executives

## Officers & Directors

### ■ Board of Directors

Dennis Ruffner, Chair  
Roni Crichton, Vice Chair  
Fred Nichols, Secretary  
John Antonio  
Richard Jones  
Lois McFarland  
Len Parker  
Raleigh Steinbach  
Loren Winckler

### ■ Executive Management Team

Teresa Y. Freeborn, President & Chief Executive  
Kathryn Davis, SVP, Marketing  
& Human Resources  
Jon Fate, Chief Administration Officer  
Juan Luna, SVP, Chief Technology Officer  
Brad Miller, SVP, Chief Financial Officer  
Barry Schmidt, SVP, Wealth Management  
Rick Schmidt, SVP, Chief Operating Officer  
Nicole Valentin-Smith, SVP, Retail Sales

### ■ Credit Union Auto Finance, L.L.C. Board of Directors

Mike Vadala, Chair  
Teresa Y. Freeborn  
Mark Gregory  
Leanne McGuiness  
Brad Miller  
Rick Schmidt

## Committees

### ■ Executive Committee

Dennis Ruffner, Chair  
Roni Crichton, Vice Chair  
Fred Nichols, Secretary  
John Antonio

### ■ Nominating Committee

Dennis Ruffner, Chair  
Len Parker  
Raleigh Steinbach

### ■ Finance & Investment Committee

Lois McFarland, Chair  
Rachel Baker August  
Richard Jones  
Fred Nichols  
Len Parker  
Brad Miller, Liaison

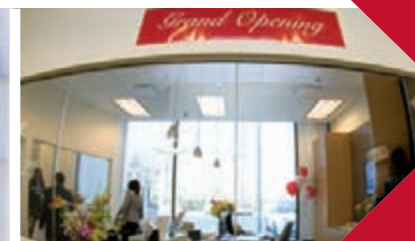
### ■ Supervisory Committee

Wayne Johnson, Chair  
Rachel Baker August  
Fred Nichols  
Gretchen Valentine  
James Westhoff  
Rick Schmidt, Liaison

### ■ Strategic Growth Committee

Raleigh Steinbach, Chair  
John Antonio  
Roni Crichton  
Gretchen Valentine  
Loren Winckler  
Kathryn Davis, Liaison

**For a listing of Xceed Financial Centers,**  
visit our website at [xfcu.org](http://xfcu.org)  
or give us a call at **800.XFCU.222.**



# Select Employer Groups

As the workplace credit union, Xceed Financial proudly serves the employees of a growing list of businesses, associations and organizations throughout the nation.

ACE INA  
Advance High-Tech Corporation  
Advantage Human Resourcing  
Aero Wheel and Brake Service  
Air Tahiti Nui  
Airport Center Family Dental Office  
Airpot Corporation  
Ajilon  
AKA International, Inc.  
All Transport Packing  
Alliance Capital Investments, Inc.  
Alliance Precision Plastics  
Allstate  
Allworx  
AMREL Corp.  
Aramark  
Archdiocese of New York  
Arnold Magnetic Technologies  
Arthur J. Rogers & Co.  
Associated Customhouse Brokers  
Associated Health Professionals, Inc.  
Automation Design & Engineering  
Aviation Fuel Systems Repair, Inc.  
Avis Budget Group, Inc.  
Avnet, Inc.  
Bacons Information  
Barkley Court Reporters  
Bell Industries  
Boulter Rigging Corp  
Broccolo Tree & Lawn Care  
Bryant & Stratton College  
California United Terminals  
Canfield & Tack  
CDI Corporation  
Cee Bailey's Aircraft Plastics  
Centinela Freeman Regional Medical Center  
Charter Partners  
China Airlines  
Ciber, Inc.  
Comforce Information Tech  
Computer Aid, Inc.  
Condor Electronics Corporation  
Connors-Haas, Inc.  
Consolidators International  
Cooke Center for Learning & Development  
Costco Wholesale  
Covert Iron Works  
Croop-LaFrance, Inc.

Dartnell Enterprises, Inc.  
Davidson Fink, LLP  
Davie Kaplan, CPA, P.C.  
Decision One  
Dentalogy Dental Group  
Desser Tire & Rubber Company  
Double Tree Hilton Hotel  
Dynalab Corp.  
Encore Forwarding, Inc.  
Executive Liability Managers  
F & E Aircraft Maintenance  
Factory Motor Parts  
Fairport Baptist Home  
Faith Missions Crisis Rehab Center  
Federation of Catholic Teachers  
Flying Tiger Pilots Association  
Foreign Trade Association of California  
Franklen Glass  
FSH Delivery Service, Inc.  
Fuji Xerox  
Gillette Machine and Tool Co., Inc.  
Global Imaging Systems, Inc.  
Glovia International  
Greater Ridgewood Youth Council  
Guidemark, Inc.  
Gupta Technologies  
H & M Brokerage  
Hacienda Hotel  
Halmar AMB Cargo Ctr.  
Hankyu International  
Hazlow Electronics  
Heberle Disposal Service, Inc.  
HITCO Carbon Composites, Inc.  
Horizon Solutions  
Hoselton Auto Mall  
Hyatt Regency Rochester  
Ignited  
Inference Corporation  
Isaac Heating & Air Conditioning  
J. Roberts Scott, Inc.  
Johnson Controls, Inc.  
Kerlan-Jobe Orthopaedic Clinic  
Kerr Trucking  
Leo J. Roth Corporation  
Light Fabrications  
Manpower  
Marsh Corporation  
Masline Electronics

MD Synergy  
Medical Motor Service  
Meikle Automation  
Mercury Print Productions, Inc.  
Metal Edge  
Monroe Veterinary Associates  
National Healthcareer Association  
Nesco Resource/Lehigh Design  
New York Racing Association  
Nippon Cargo Airlines  
Nippon Express  
Noosh, Inc.  
Nordon Tool & Mold, Inc.  
North American Airlines  
OfficeMax  
Optimum Staffing, Inc.  
P & R Industries  
Paradigm Engineering Ltd.  
Penske Cadillac Hummer South Bay  
Peterson Spinning & Stamping  
Platinum Healthcare Staffing, Inc.  
Polar Air Cargo  
Postler & Jaeckle Corp.  
Prairie Medical Group  
Praxair  
Precision Metal Finishing  
Pulsafeeder, Inc.  
Q-TECH Corporation  
Radisson Hotel  
Ramada Plaza Hotel  
Raycom Data Technologies, Inc.  
RCI Image Systems  
Realogy  
RETRAN  
Rochester Davis-Fetch Corp.  
Rogers Assoc. Machine Tool Corp.  
Royal Pacific Express, Inc.  
RP Fedder Corporation  
S & E Trucking, Inc.  
SD & A Teleservices, Inc.  
Securitas  
Security Aviation  
Sierra Systems  
SIGMA Marketing Group  
Signature Escrow  
SITA/Equant  
Sizzler USA, Inc.  
Sodexho Finance Dept.

Sodexho Health Care Services  
Sousa Court Reporters  
Spectra Services, Inc.  
Spherion Corp.  
St. Ann's Community  
St. Joseph Catholic Church  
St. Joseph's Villa of Rochester  
Standard Data Corporation  
Stanford MU Corporation  
Superior Tech Resources/Superior Staffing  
Tanksley Group  
Tapecon, Inc.  
The Bus Service Center  
The COMDYN Group, Inc.  
The Friendly Home  
The Pike Company, Inc.  
The Queen Mary  
The Raytec Group  
Third Wave Technology Services, Inc.  
Time Warner Communications  
Tower Air, Inc.  
Trans Group Express  
Transport Drivers, Inc.  
Travelodge Hotel  
Travelport  
Trident Precision Manufacturing  
True2Form Collision Repair Centers  
Tucker Printers  
Ultrafab, Inc.  
United Industrial Workers Union  
Val-U-Tech  
Velocity Networks  
Vivitar Corporation  
Vivitar Security Systems  
Web Title Agency  
West Coast Escrow  
Westside Children's Center  
Weyerhaeuser  
Whitenack Consulting, Inc.  
Woodcliff, The Lodge  
WXXI Public Broadcasting Council  
Wyndham Worldwide  
Xerox Capital Services  
Xerox Corporation  
Xerox Sales Agent/Owners  
Zeller Corporation

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**X**erox Federal Credit Union is now **Xceed Financial Credit Union**, and in addition to a fresh name change, we are making an unprecedented shift in our business to improve your financial well-being. In 2008 and beyond, you'll prosper with our expanding and newly customized products and services, plus our precise business focus on exclusively serving employees of select companies. This includes "Personal Banker" service levels, premier investment service tools for members of all means, and the most simple and effortless transactions.

- **Our new logo** — and its forward-pointing arrow — symbolizes the future success of your Credit Union, and of course, your personal finance. So get ready for a smarter way of banking. Xceed Financial will deliver exceptional service that is unsurpassed by any other financial institution. Here is just a peek of how we plan to improve your finances like never before:
- **Better than a bank** — How? We don't compromise to serve the masses. We are your "workplace credit union", and we share a special relationship with you and your employer. Our programs focus exclusively on your financial needs, in addition to providing unbiased financial education to help you make the right choices for you and your family.
- **More profits for you** — Banks return profits to shareholders. Xceed Financial returns profits to you — our member-owners — in the form of lower loan rates, higher savings yields, and unsurpassed service.
- **Over 40 years of dependable success** — We're proud to be a reliable financial institution built for growth amidst a landscape of unproven Internet-only savings companies, and unpredictable and impersonal mega banks.
- **Nearly 100 percent service rating** — Thanks to another significant increase, 98 percent of our members were pleased and "satisfied" with XFCU.

Plus, every day you'll exceed with money-saving products that the competition can't seem to match:

- **Auto Loans** — No need to visit a Financial Center. Save time when buying your vehicle and get instant XFCU funding right at the dealership.
- **Platinum Checking** — Earn money market-like returns, enjoy the many perks of a rewards card, plus easy access to your funds.
- **Financial Check-Up** — Get your future in order with our leading Investment Services analysis — including IRAs, retirement planning and investment services through Xceed Financial Investment Services — for members of all means.
- **Low cost and instant approval** for Auto Loans, Home Equity Loans and Personal Loans. Premier Advantage members receive Automatic Loan Approvals for consumer loans.
- **Special rate boosts** for Premier and Loyalty Advantage members on Share Certificates.
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- **Online Banking, Bill Payer, Direct Deposit and Payroll Deductions** to simplify your banking ... all at no charge!
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