



going the distance

09 annual report

Going the distance has nothing to do with surviving. It's about prevailing. The year 2009 was forecasted to be challenging, but we dug in our heels and pushed past the opposition. Xceed goes the distance for our members.

going the distance

xfcuhq.org
800.XFCU.222

Corporate Headquarters
888 N. Nash Street
El Segundo, CA 90245

AC... Adecco Advance High-Tech Corporation Advantage Human Resourcing
Air... ahiti Nui Airport Center Family Dental Office Airport Suzuki Airpot
Corporation Ajilon AKA International, Inc. All Transport Packing Alliance
Precision Plastics Allstate Allworx Ametek Power Instruments Aramark Arnold
Magnetic Technologies Arthur J. Rogers & Co. Associated Health Professionals,
Inc. Automation Design & Engineering Aviation Fuel Systems Repair, Inc. Avis/
Budget Group Avnet, Inc. Bacons Information Barkley Court Reporters Bell
Industries Boulter Rigging Corp Broccolo Tree & Lawn Care Bryant & Stratton College
Buffalo Zoo California United Terminals Canfield & Tack CDI Corporation Cee Bailey's
Aircraft Plastics Centinela Hospital Medical Center Central Kia of Irving Central Kia of
Lewisville Charter Partners China Airlines Bldg. 76 Ciber Inc. Comforce Information Tech
Computer Aid, Inc. Concourse Concession, Inc. Condor Electronics Corporation Connors-Haas
Inc. Consolidators International Cooke Center for Learning & Development Costco Wholesale
Covert Iron Works CPA Payroll, Inc. Croop-LaFrance Inc. Dartnell Enterprises Inc. Davidson Fink, LLP
Davie Kaplan, CPA, P.C. Decision One Desser Tire & Rubber Company Double Tree Hilton Hotel
Dynamab Corp. Enterprise Rent A Car - Upstate NY Equant, Inc. F & E Aircraft Maintenance Fairport
Baptist Home Faith Missions Crisis Rehab Center Federation of Catholic Teachers Foreign Trade
Association of California Franklen Glass Friends of the Webster Public Library FSH Delivery Service, Inc. Fujl
Xerox Gillette Machine and Tool Company, Inc. Global Imaging Systems, Inc. Glovia International Greater
Ridgewood Youth Council Guidemark, Inc Gupta Technologies H & M Brokerage Hacienda Hotel Halmar AMB
Cargo Center Hampton Inn Rochester North Hankyu International Hazlow Electronics Heal the Bay Heberle
Disposal Service, Inc. Hemisphere Management HITCO Carbon Composites, Inc. Horizon Solutions Hoselton Auto
Mall Hyatt Regency Rochester Ignited Inference Corporation Innovative Solutions Isaac Heating & Air Conditionin
J. Roberts Scott, Inc. Jewish Home of Rochester Johnson Controls, Inc. Juanita's
Foods Kadima Security Services Kerlan-Jobe Orthopaedic Clinic Keystone
Insurers Group, Inc. Law Offices of Richard Kroll Learning Tree International Leo J. Roth Corporation Lewisvil
Mitsubishi Light Fabrications Lockton Insurance Brokers, LLC Manpower Marsh Corporation Masline Electronics
Medical Motor Service Meikle Automation Mercury Print Productions, Inc. Milbank Real Estate Moe's Southwest
Grill of Rochester/Buffalo Monroe Veterinary Associates Myers Pest & Termite Services, Inc. Nesco
Resource/Lehigh Design New York Racing Association NHA (National Healthcareer Association) Nippon
Express Noosh, Inc. Nordon Tool & Mold, Inc. North American Airlines Nothnagle Realtors Oak Crest
Institute of Science OfficeMax P & R Industries Paradigm Engineering Ltd Penske Cadillac Hummer
South Bay Peterson Spinning & Stamping Platinum Healthcare Staffing, Inc. Polar Air Cargo Postler &
Jaekle Corp. Power Nissan Torrance Praxair Precision Dialing Services Precision Metal Finishing
Pulsafeeder, Inc. Q-TECH Corporation Radisson Hotel LAX Radisson Hotel Westside Ramada Plaza
Hotel Raycom Data Technologies, Inc. Realogy Rene Isip Toyota of Lewisville RETRAN
Rochester Davis-Fetch Corp. Rochester Riverside Convention Center Rogers Assoc. Machine
Tool Corp. RP Fedder Corporation SD&A Teleservices, Inc. Securitas Security Aviation
Seneca Park Zoo Society Sharp Edgez Barber Institute Sierra Systems SIGMA Marketing
Group Signature Escrow Silicon Valley Community Foundation Sizzler USA, Inc. Sodexo
Health Care Services Sousa Court Reporters Southwest Kia Spectra Services, Inc.
Spinergy St. Ann's Community St. Joseph Catholic Church St. Joseph's Villa of
Rochester Standard Data Corporation Stanford MU Corporation Stokes, Visca, &
Company Superior Tech Resources/Superior Staffing Sylvan Learning Center
Tanksley Group Tapecon, Inc. Technisource Texas Nissan of Grapevine The Bus
Service Center The COMDYN Group, Inc. The Friendly Home The Lodge at
Woodcliff The Pike Company, Inc. The Queen Mary The Raytec Group Time
Warner Cable Trans Group Express Transport Drivers, Inc. Travelodge
Hotel Travelport Tree Musketeers Trident Precision Manufacturing
True2Form Collision Repair Centers Tucker Printers UIW—United Industrial
Workers Ultrafab, Inc. Val-U-Tech Velocity Networks Vivitar
Corporation Vivitar Security Systems Web Title Agency WebLife
Media, LLC. West Coast Escrow Westside Children's Center
Weyerhaeuser Whitenack Consulting, Inc WXXI Public
Broadcasting Council Wyndham Worldwide Xerox Xerox Capital
Services Young & Company, CPAs LLP Zeller Corporation

2009 annual report



MESSAGE FROM THE

Throughout 2009, Numbers Guy continued his call to action by asking, "Did someone say, 'More'?" In spite of continued economic instability across the nation, he has certainly had the right idea. And, it was with that focus in mind that Xceed strove to provide even more for its members. More value as a trusted financial partner. More convenience through new products and enhanced online services. And more opportunity to help our members persevere during tough times.

In fact, while the economy may not be exactly where we want it to be, I am immensely proud of our cumulative drive to not let it hold us back. We have worked hard to show our members that we are here for them now and will continue to be here for years to come. Likewise, your trust in our ability to help achieve your lifelong financial goals is the reason we exist—and the reason we are able to maintain strength and stability during any financial climate.

To ensure we were poised to take on the growing needs of our members and to do so with improved accuracy and efficiency, Xceed made considerable investments to its infrastructure last year. We upgraded our core processing system and introduced a new web-based account interface to our front-line associates—both efforts designed to bring your information profile much more quickly to the fingertips of those who serve you. Whether you do business by phone or visit one of our 16 Financial Centers, we certainly hope you have benefited from the resulting improvements in member service.

CHAIRMAN OF THE BOARD

And with even greater member convenience in mind, we also focused on improvements to our online offerings. In mid-2009, we launched a state-of-the-art mobile banking service, giving members even greater access to account information via Internet-enabled cell phones and PDAs. Support of this free service has been extremely encouraging, with nearly 1,000 members now logging on each month to do business remotely. We also transitioned our membership application from paper to a fully automated online form, giving those interested in joining the Xceed family a way to apply and fund their new accounts in just a few minutes. Once again, success is in the numbers. By year-end, we had already received more than 350 member applications.

On the product side, we complemented our Visa credit card program by introducing the Xceed Business Visa Platinum. Without question, the overall success of our Visa program has been very rewarding because it illustrates our ability to provide true financial value in a market where choice is still plentiful.

Already this year, with the economy slowly regaining strength, countless members have shared with us that they now see light at the end of the tunnel. And without question, we look forward to being there as you set your sights on future financial goals. Your board, volunteers, and Xceed Financial associates thank you very much for allowing us to give you "more" in 2009. It has been our absolute pleasure to serve you, and you can rest assured that our every decision will continue to be made with your complete satisfaction in mind.



Sincerely,

A handwritten signature in dark ink that reads "Dennis Ruffner". The signature is written in a cursive, flowing style.

Dennis Ruffner
CHAIRMAN OF THE BOARD



SUPERVISORY COMMITTEE REPORT

The Supervisory Committee, a group of appointed volunteers, is primarily responsible for overseeing the overall safety and soundness of Xceed Financial as well as the credit union's adherence to operating policies and procedures. Each year, we reaffirm our dedicated commitment to ensuring that your credit union is financially stable and maintains the highest member service standards possible.

The Supervisory Committee annually conducts a number of on-site audits of Financial Centers and other credit union areas. Additionally, we review member account records to verify their accuracy and oversee the audit performed by our independent auditing firm, Moss Adams LLP, Certified Public Accountants. As a result of these combined efforts, I am proud to report that the credit union and its assets remain on a solid and stable foundation.

Sincerely,

A handwritten signature in cursive script that reads "Gretchen Valentine".

Gretchen Valentine
CHAIR, SUPERVISORY COMMITTEE



MESSAGE FROM THE

After every storm the sun will smile. - William R. Alger

What a year 2009 was! Now, thankfully, here comes the sun. With growing hope that the worst of the economic storm is behind us, we can all begin to focus once again on looking ahead, making new plans, and reaching forward with renewed commitment toward financial goals.

The title of this Annual Report, *Going the Distance*, could well have represented the resolve in our own personal lives as we dug in our heels throughout last year's recession. Today, we believe it to be a true testament to Xceed Financial's way of doing business. You see, tough financial times can also be a worthy training ground for evolution—a time for us to put essential strategies in place that help ensure we continue to be there for our members.

For Xceed, many of these strategies included efforts to simply “be there” for you and your family. Throughout 2009, Xceed held nationwide seminars covering topics from debt consolidation and advice for the first-time homebuyer to financial tips for raising money-smart children. Providing expertise on all things financial has always been at the top of our list because that's right where you deserve it to be. This year, we look forward to bringing you even more financial education through “virtual” online workshops.

While many other financial institutions were retracting or closing doors altogether, we made careful and calculated physical expansions into areas of both existing membership concentration as well as potential regions of future growth—all with the intent of giving you even greater access. We proudly opened Financial Centers in El Segundo and Mountain View, Calif., and Parsippany, N.J. These new addresses mirror our existing locations, offering members the same technologically advanced and highly personal financial experiences they have enjoyed at our other Financial Centers. If you find yourself near an Xceed location, I welcome you to drop in for a visit.

PRESIDENT & CHIEF EXECUTIVE

And speaking of member service, I'm filled with pride in knowing that we had the ability last year to meet our members' needs more than ever before. In fact, we originated more in both mortgage and consumer loans than ever in our history. And, we continued to give back to our members in the form of higher dividend rates and lower fees than our competitors. All this was possible without any government bailout, while at the same time remaining extremely well-capitalized. I can assure you that Xceed is financially sound and poised for a bright future!



Still, with all these efforts in place, we are only as good as your last experience with us. That's why we are tremendously dedicated to the ongoing personal and professional development of everyone here at Xceed. Our associates—service representatives, personal bankers, managers, and back-office support—spend hundreds of combined training hours with our internal systems, procedures, and processes to hone their crafts and thus better meet your financial needs. And I am pleased to see that our members are “wowed” when doing business with us. As of last December, 95.9% of survey respondents reported that they were satisfied with the service they have received at Xceed. Even so, you have my word that we will continue to do everything in our power to further improve.

Please allow me to offer my deepest gratitude for your membership and your loyal business. It's been an interesting year to say the least. Still, I am extremely excited about our future and truly look forward to “going the distance” this year as we provide even greater member value for you and your family. We exist because of you and will always do our best to consistently exceed your expectations. Ask any Xceed associate why we are here, and he or she will proudly say we're all “at work for you.”

Sincerely,

A handwritten signature in black ink that reads "Teresa Y. Freeborn". The signature is fluid and cursive.

Teresa Y. Freeborn
PRESIDENT & CHIEF EXECUTIVE

TECHNOLOGY TRAIN

That's right, our wheels have definitely been turning, covering miles and miles on the technology super highway. Everywhere you look, there is either a new system upgrade, added sophistication to existing features, or valuable member service improvements. It was full steam ahead for Xceed Financial in 2009. Next stop, continued technological advancement.

MOBILE BANKING UPGRADE

We poured a ton of added value into our mobile service for those who prefer banking via a web-enabled cell phone or PDA. For all of our on-the-go members, newer features include device detection, comprehensive locator searches and maps for Financial Center and ATM locations, current rates, and plenty more.

XPRESSAPP

Convenience was the name of the game when we launched our online membership application, aptly named XpressApp. By automating the membership process, joining Xceed as a new member is a breeze—and super secure. And because we like to have our cake and eat it too, new memberships can also be funded online. We can proudly report that hundreds have already taken advantage of our new online application.

ONLINE BANKING IMPROVEMENTS

What could be more important than ensuring your account information is safely and securely available whenever you need it? In 2009, we upgraded Xceed Online by launching a new and improved eStatements service. Available in both HTML and PDF formats, our eStatements now have a fresh look and easy-to-read features. Not stopping there, we also made it possible for you to view your monthly credit card information while logged onto Xceed Online.



Numbers Guy likes to stop by Xceed's select employer groups from time to time. Here, he gives a thumbs up to Young and Company CPAs LLP, along with the firm's Managing Partner David Young in Rochester, New York.

ASK NUMBERS GUY

Considering the fact that Numbers Guy is our financial avenger, we want members to have access to him for all of their pressing financial questions. He just happens to be strong, agile, and well-versed on all things financial . . . who knew?! It's simple for members to visit our website, click on the "ask numbers guy" link, and ask away. Questions may even be posted to further assist members on their financial quests.



GIVE, GET, GAIN

Xceed's culture is deeply rooted in the philosophy of people helping people. We're here for our members and enjoy meeting their financial needs. But as a workplace credit union, we also think it's important to support the causes and organizations that are most meaningful to our select employer groups (SEGs).

Giving to a number of workplace charities throughout the year has allowed us to reach people from all walks of life, as well as a few animals, too. That's right, Xceed is delighted to be a friend to the animal kingdom—particularly cute zoo creatures.

TREE PLANTING

One of our SEGs, Tree Musketeers, is a youth environmental nonprofit organization in El Segundo, California. Last year, Xceed took part in the organization's Arbor Day event by helping to plant more than 70 trees in the community.

PARTNERING WITH XEROX

Throughout 2009, we partnered with Xerox, our first SEG, to show our support for a number of its organizational efforts.

THE WOMEN'S ALLIANCE (TWA): Each year, we sponsor the annual TWA conference, an event held by professional women who work at Xerox that supports ongoing professional and social development.

THE CLOSET: Xceed also participated in TWA's annual clothing and accessories drive for women who are trying to reenter the workforce.

DIVERSITY GROUPS: We are also active participants in a number of groups such as the Black Women's Alliance and the Hispanic Association for Professional Advancement. Through these partnerships, Xceed associates have unique opportunities to work closely with our peers at Xerox to help shape a brighter future.

COLLEGE SCHOLARSHIPS

Xceed awarded \$10,000 in college scholarships to 10 high school seniors in honor of the late Romeo Doty, Xceed's longest-tenured Board member who believed in making higher education accessible for all students.

ZOOBILATION

Since 2001, Xceed has been partnering with the Seneca Park Zoo, supporting this wonderful public institution in the Rochester, New York, area. Xceed has sponsored the zoo's polar bear exhibit, a "Swing for the Zoo" golf tournament, the "Bunk with the Beasts" overnight educational program for kids and families, and most recently, the zoo's Zoobilation event—all providing crucial financial support for this nonprofit.

CASUAL FOR KIDS

Xceed partnered with Children's Miracle Network (CMN), a nonprofit program dedicated to saving and improving the lives of children by raising funds for children's hospitals across America. Xceed associates bought "jeans days" at work during our Casual for Kids campaign and helped raise more than \$25,000!

GOING GREEN

Our associates asked for it, and we're so glad they did. We now have a recycling program to continue our commitment to making Xceed a greener organization. We also went eco with our beverages, handing out Xceed hot beverage mugs and stainless steel water bottles to our entire team. To encourage our members to go green, we offered them the opportunity to win one of five iPhones when they signed up for eStatements. We even partnered with OfficeMax, one of our largest SEGs, to learn more about eco-friendly products that will help us become even greener at work and at home.



An Xceed associate volunteers on Arbor Day to help plant trees with our SEG Tree Musketeers.

2, 4, 6, 8—WHO DO WE APPRECIATE?

At Xceed, we're giving our current and potential members tons to cheer about. With sweepstakes and cash giveaways, we thank our members by offering rewards that bring value to their lives. Here are a few incentive and promotional highlights from 2009:

GROCERIES SWEEPSTAKES

One lucky member from New York and one from California won the groceries sweepstakes grand prize of \$3,000 in groceries.

FREE GAS

Xceed promoted the grand opening of its Financial Center in San Jose, California, by offering up to \$50 of free gas per vehicle to members and the community. Xceed associates and Numbers Guy even lent a hand by pumping gas.

GETAWAY SWEEPSTAKES

Members had a chance to win a "Ticket to Paradise" just by using their Xceed Check Card. With each check card purchase, members were entered to win airfare, accommodations, and spending money.

FINANCIAL CENTER GRAND OPENINGS

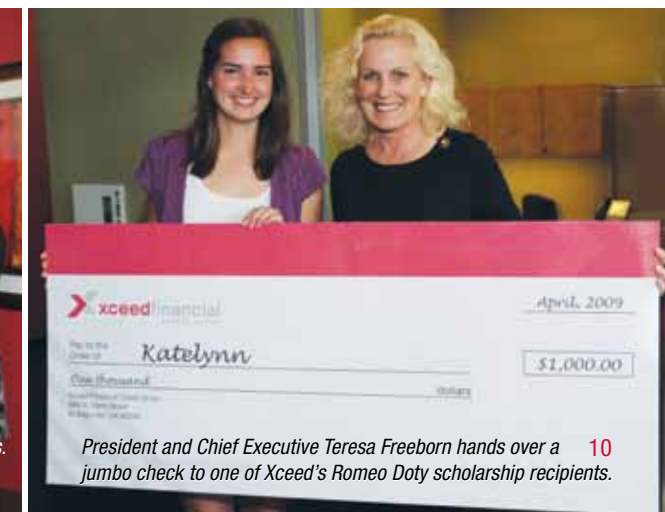
To celebrate new Financial Center openings, a series of festivities were planned, including \$500 one-year share certificates, money from the "cash cube," and extra money when opening an account. We even went as far as replacing a few \$20 bills with \$50 bills at our local ATMs.

SEMINARS AND EDUCATION

To help our members stand up to last year's challenging economy, we held a number of seminars at Financial Centers throughout the year. Members from across the country attended workshops with topics like: Building a Better Budget, College Financing, Teens and Money, First-time Homebuyer, and Breezing through the Holidays. We even made some of our more popular topics available online as webinars.



One lucky California member won \$3,000 in groceries during our sweepstakes.



President and Chief Executive Teresa Freeborn hands over a jumbo check to one of Xceed's Romeo Doty scholarship recipients.

MEMBERSHIP: THE NEXT GENERATION

From webinars to personal bankers, our membership benefits are forging a new frontier for credit unions. Providing members with friendly service, complimentary and low-cost products, and countless resources are always at the top of our list.

MORE LOCATIONS

New Financial Centers are emerging all over the country. In 2009, Xceed added three new locations to our extensive network. Welcome!

PERSONAL BANKER

Because we think our members deserve “rock star” status, we launched our Personal Banker program. Members can visit us online, submit a quick application, and be connected with an Xceed associate who will be there to personally answer questions, open accounts, even provide financial guidance. It’s the ultimate in member service!

DEBTINFOCUS

We began offering an innovative and free money-management tool called debtinfocus. By visiting www.xfcu.org/debtinfocus and answering a few questions about income and current debts, members receive a simple financial analysis that helps them develop personal action strategies.

PERK UP

Xceed members have access to many complimentary and low-cost resources. We offer free financial counseling, insurance programs, investment services, cost-effective legal assistance, and a myriad of additional programs to help ease our members’ financial concerns.

STABILITY

We are forever grateful to our members for their loyal business, which has helped create steadiness during a year that has been uncertain for other financial institutions. We are proud that our members can place their financial confidence in our hands.

SOCIAL BUTTERFLY

OMG . . . 2009 was a GR8 year to surf social media. THX for following us online! Throughout the year, we chatted with hundreds of members through Facebook; Twitter; our very own RSS feed; and even xperienceonline.org, our online blog. And to say the least, it’s been a blast connecting with members on a whole new level. What’s more, we’ve truly appreciated that so many of you have chosen to share your member experiences with us—and with other members—while online. We will continue to use social media as an innovative way to reach out, chat, share business news, and even talk about life in general.



XCEED FINANCIALS

CONSOLIDATED STATEMENT OF INCOME (Unaudited) as of December 31, 2009

INTEREST INCOME	2009
Total Interest on Loans	\$38,996,893
Total Interest on Investments	574,383
TOTAL INTEREST INCOME	\$39,571,276
INTEREST EXPENSE	
Total Dividends on Member Savings	\$9,192,154
Other Interest Expense	3,914,368
TOTAL INTEREST EXPENSE	\$13,106,522
NET INTEREST INCOME	\$26,464,754
PROVISION FOR LOAN LOSSES	\$14,180,593
NET INTEREST INCOME AFTER PROVISION	\$12,284,161
NON-INTEREST INCOME	
Fee Income	\$8,319,009
Other Income	944,986
TOTAL NON-INTEREST INCOME	\$9,263,995
NON-INTEREST EXPENSE	
Salaries and Benefits	\$16,999,570
Other Expenses	23,414,170
TOTAL NON-INTEREST EXPENSE	\$40,413,740
TOTAL NON-OPERATING INCOME EXPENSE	328,885
NET INCOME	-\$18,536,699
NCUA & STABILIZATION EXPENSES	\$4,627,249
NET INCOME NET OF NCUA & STABILIZATION EXPENSES	-\$13,909,450

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION (Unaudited) as of December 31, 2009

ASSETS	2009
Net Loans	\$649,059,462
Cash	31,939,905
Total Investments	17,971,523
Other Assets	65,169,576
TOTAL ASSETS	\$764,140,466
LIABILITIES & MEMBERS' EQUITY	
LIABILITIES	
Notes Payable	\$91,300,000
Other Liabilities	6,045,877
TOTAL LIABILITIES	\$97,345,877
MEMBERS' EQUITY	
Member Savings	\$595,142,213
Non-Member Savings	-
TOTAL SAVINGS	595,142,213
NET EQUITY	71,652,376
TOTAL LIABILITIES & EQUITY	\$764,140,466

This is an unaudited report. For the independent auditor's report and opinion, please visit our website at www.xfcu.org or contact us at 800.XFCU.222.

XCEED BOARD OF DIRECTORS



DENNIS RUFFNER



RONI CRICHTON



FRED NICHOLS



JOHN ANTONIO



RICHARD JONES



LOIS MCFARLAND



LEN PARKER



RALEIGH STEINBACH



LOREN WINCKLER

XCEED VOLUNTEERS



GRETCHEN VALENTINE



CAROLYNN BROOKS



JOHN BUTTRILL



WAYNE JOHNSON



FRED LAPOINTE

XCEED EXECUTIVE MANAGEMENT TEAM



TERESA Y. FREEBORN



JON FATE



KATHRYN DAVIS



MARY ROBERTS



NICOLE VALENTIN-SMITH

XCEED BOARD, COMMITTEES

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
Jon Fate, EVP, Chief Administration Officer
Kathryn Davis, SVP, Marketing & Human Resources
Mary Roberts, SVP, Chief Financial Officer
Nicole Valentin-Smith, SVP, Retail Sales

COMMITTEES

EXECUTIVE COMMITTEE

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

NOMINATING COMMITTEE

Loren Winckler, Chair
John Antonio
Roni Crichton

SUPERVISORY COMMITTEE

Gretchen Valentine, Chair
Carolynn Brooks
John Buttrill
Wayne Johnson
Fred Lapointe

FINANCE & INVESTMENT COMMITTEE

John Buttrill, Chair
Rick Jones
Fred Lapointe
Lois McFarland
Fred Nichols

STRATEGIC GROWTH COMMITTEE

Loren Winckler, Chair
John Antonio
Carolynn Brooks
Raleigh Steinbach
Gretchen Valentine

INVESTMENT SERVICES COMMITTEE

Roni Crichton, Chair
Rick Jones
Wayne Johnson
Len Parker
Raleigh Steinbach

SELECT EMPLOYER GROUPS

ACE
Adecco
Advance High-Tech Corporation
Advantage Human Resourcing
Aero Wheel and Brake Services
Air Tahiti Nui
Airport Center Family Dental Office
Airport Suzuki
Airpot Corporation
Ajilon
AKA International, Inc.
All Transport Packing
Alliance Precision Plastics
Allstate
Allworx
Ametek Power Instruments
Aramark
Arnold Magnetic Technologies
Arthur J. Rogers & Co.
Associated Health Professionals, Inc.
Automation Design & Engineering
Aviation Fuel Systems Repair, Inc.
Avis/Budget Group
Avnet, Inc.
Bacon's Information
Barkley Court Reporters
Bell Industries
Boulter Rigging Corp
Broccoli Tree & Lawn Care
Bryant & Stratton College
Buffalo Zoo
California United Terminals
Canfield & Tack
CDI Corporation
Cee Bailey's Aircraft Plastics
Centinela Hospital Medical Center
Central Kia of Irving
Central Kia of Lewisville
Charter Partners
China Airlines Bldg. 76
Ciber Inc.
Comforce Information Tech
Computer Aid, Inc.

Concourse Concession, Inc.
Condor Electronics Corporation
Connors-Haas Inc.
Consolidators International
Cooke Center for Learning & Development
Costco Wholesale
Covert Iron Works
CPA Payroll, Inc.
Croop-LaFrance Inc.
Dartnell Enterprises Inc.
Davidson Fink, LLP
Davie Kaplan, CPA, P.C.
Decision One
Desser Tire & Rubber Company
Double Tree Hilton Hotel
Dynalab Corp.
Enterprise Rent A Car - Upstate NY
Equant, Inc.
F & E Aircraft Maintenance
Fairport Baptist Home
Faith Missions Crisis Rehab Center
Federation of Catholic Teachers
Foreign Trade Association of California
Franklen Glass
Friends of the Webster Public Library
FSH Delivery Service, Inc.
Fuji Xerox
Gillette Machine and Tool Company, Inc.
Global Imaging Systems, Inc.
Glovia International
Greater Ridgewood Youth Council
Guidemark, Inc
Gupta Technologies
H & M Brokerage
Hacienda Hotel
Halmar AMB Cargo Center
Hampton Inn Rochester North
Hankyu International
Hazlow Electronics
Heal the Bay
Heberle Disposal Service, Inc.
Hemisphere Management
HITCO Carbon Composites, Inc.

Horizon Solutions
Hoselton Auto Mall
Hyatt Regency Rochester
Ignited
Inference Corporation
Innovative Solutions
Isaac Heating & Air Conditioning
J. Roberts Scott, Inc.
Jewish Home of Rochester
Johnson Controls, Inc.
Juanita's Foods
Kadima Security Services
Kerlan-Jobe Orthopaedic Clinic
Keystone Insurers Group, Inc.
Law Offices of Richard Kroll
Learning Tree International
Leo J. Roth Corporation
Lewisville Mitsubishi
Light Fabrications
Lockton Insurance Brokers, LLC
Manpower
Marsh Corporation
Masline Electronics
Medical Motor Service
Meikle Automation
Mercury Print Productions, Inc.
Milbank Real Estate
Moe's Southwest Grill of Rochester/Buffalo
Monroe Veterinary Associates
Myers Pest & Termite Services, Inc.
Nesco Resource/Lehigh Design
New York Racing Association
NHA (National Healthcareer Association)
Nippon Express
Noosh, Inc.
Nordon Tool & Mold, Inc.
North American Airlines
Nothnagle Realtors
Oak Crest Institute of Science
OfficeMax
P & R Industries
Paradigm Engineering Ltd
Penske Cadillac Hummer South Bay

Peterson Spinning & Stamping
Platinum Healthcare Staffing, Inc.
Polar Air Cargo
Postler & Jaeckle Corp.
Power Nissan Torrance
Praxair
Precision Dialing Services
Precision Metal Finishing
Pulsafeeder, Inc.
Q-TECH Corporation
Radisson Hotel LAX
Radisson Hotel Westside
Ramada Plaza Hotel
Raycom Data Technologies, Inc.
Realogy
Rene Isip Toyota of Lewisville
RETRAN
Rochester Davis-Fetch Corp.
Rochester Riverside Convention Center
Rogers Assoc. Machine Tool Corp.
RP Fedder Corporation
SD&A Teleservices, Inc.
Securitas
Security Aviation
Seneca Park Zoo Society
Sharp Edgez Barber Institute
Sierra Systems
SIGMA Marketing Group
Signature Escrow
Silicon Valley Community Foundation
Sizzler USA, Inc.
Sodexo Health Care Services
Sousa Court Reporters
Southwest Kia
Spectra Services, Inc.
Spinergy
St. Ann's Community
St. Joseph Catholic Church
St. Joseph's Villa of Rochester
Standard Data Corporation
Stanford MU Corporation
Stokes, Visca, & Company
Superior Tech Resources/Superior Staffing

Sylvan Learning Center
Tanksley Group
Tapecon, Inc.
Technisource
Texas Nissan of Grapevine
The Bus Service Center
The COMDYN Group, Inc.
The Friendly Home
The Lodge at Woodcliff
The Pike Company, Inc.
The Queen Mary
The Raytec Group
Time Warner Cable
Trans Group Express
Transport Drivers, Inc.
Travelodge Hotel
Travelport
Tree Musketeers
Trident Precision Manufacturing
True2Form Collision Repair Centers
Tucker Printers
UIW—United Industrial Workers
Ultrafab, Inc.
Val-U-Tech
Velocity Networks
Vivitar Corporation
Vivitar Security Systems
Web Title Agency
WebLife Media, LLC.
West Coast Escrow
Westside Children's Center
Weyerhaeuser
Whitenack Consulting, Inc
WXXI Public Broadcasting Council
Wyndham Worldwide
Xerox
Xerox Capital Services
Xerox Sales Agents/Owners
Young & Company, CPAs LLP
Zeller Corporation



15 *President and Chief Executive Teresa Freeborn (center) celebrates the grand opening of one of Xceed's newest Financial Centers.*



xfcu.org
800.XFCU.222

Corporate Headquarters
888 N. Nash Street
El Segundo, CA 90245