



at work for **you**™

Business Services and Fee Schedule



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800.XFCU.222 • xvcu.org

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

4064-9/10

Effective November 1, 2010

BUSINESS CHECKING ACCOUNT FEES

Deposits Processed	10 free per month \$1 thereafter per deposit
Monthly Inactivity Fee (if no activity for 12 months)	\$5
Paid Items Processed	100 free per month \$0.25 thereafter per item

BUSINESS SAVINGS ACCOUNT FEES

Monthly Fee (if actual daily balance falls below \$100)	\$3
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BUSINESS MONEY MARKET ACCOUNT FEES

Monthly Fee (if actual daily balance falls below \$1,000)	\$10
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BUSINESS CHECK CARD FEES*

Card Reissue - ATM Card, Check Card	\$7.50
Card Rush - ATM Card, Check Card	\$35
PIN Rush - ATM Card, Check Card	\$35
Negative Balance Due to ATM Withdrawal	\$29
Visa® International Transaction Fee† 0.8% or 1.0% of transaction	

COIN SERVICES FEES

Bagged Coin Deposited (each)	\$5
Rolled Coin Deposited (per roll)	\$0.10
Rolled Coin Purchased (per roll)	\$0.10
Currency Deposited (per \$1,000)	\$2
Currency Purchased (per \$1,000)	\$2

PROCESSING AND SERVICE FEES

Account Closure Fee (if closed within 90 days)	\$20
Bad Address Locator Fee	\$10
Branch Transaction Fees (each deposit or withdrawal) XFCU Financial Center Shared Branch	Free 5 free per month \$5 thereafter
Cashier's Check	\$5
Check Printing	Varies
Collections:	
Domestic Incoming & Outgoing (plus third party cost)	\$15
International Incoming & Outgoing (plus third party cost)	\$40
Courtesy Pay Fee (courtesy overdraw on qualified accounts)	\$29
Deposit Returned Item	\$25
Escheat Processing	\$2
Fax Services	\$3 per page
Foreign ATM Transactions*	5 free per month \$1.50 thereafter
Insufficient/Uncollected Funds	\$29
Interim Account Statement	\$5
Legal Processing (per request)	\$75
Notary Service (per signature)	Varies
Official Checks	\$2
On-Us Check Cashing	\$5
Overdraft Transfer Fee (per transfer)††	\$10
Overnight Delivery Request	\$25
Photocopy of Statement, Check, or Voucher	\$5
Research	\$25 per hour
Stop Payment - One Order	\$25
- Two or More	\$50
Temporary Checks	\$10
Uncollected Funds	\$29
Verification of Deposit	\$10
Wire Transfers:	
Domestic Incoming	\$10
Domestic Outgoing	\$25
International Incoming	\$20
International Outgoing	\$40

*Some institutions or merchants may impose surcharges for ATM/POS transactions not controlled by Xceed Financial Credit Union.

†Fee varies depending on whether Visa International or the merchant outside the U.S. converts the charge into U.S. dollars. Refer to *Electronic Services Agreement and Disclosure* for further details.

††The overdraft automatically transfers in increments of \$100 or less, up to the available balance, from a qualifying account designated by the member (business savings or line of credit). The fee is automatically charged to the business checking account.

Please note: Xceed Financial Federal Credit Union terms and conditions are subject to change at any time.