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FOR IMMEDIATE RELEASE

XCEED FINANCIAL CREDIT UNION SPONSORS TEEN FOR INTERNATIONAL POLAR BEAR STUDY

Xceed Provides Funding for Arctic Trip with Polar Bear International's Leadership Camp

El Segundo, Calif. (October 8, 2008) — In a partnership with the Seneca Park Zoo in Rochester, N.Y., Xceed Financial Credit Union is underwriting the cost of a trip this week to a remote area of Canada so a 17-year-old environmentalist can study polar bears as part of Polar Bear International's Leadership Camp.

Rachel Zoyhofski of Pittsford, N.Y., will depart Thursday to spend a week in Churchill, Canada, where she will experience the tundra firsthand, observe the bears in their natural habitat and report back to the world through blogs accessible on the zoo's Web site. Zoyhofski is one of only 32 high school students from around the world chosen to make the trip.

"Xceed Financial Credit Union is pleased to help Rachel continue with her mission to learn more about these animals and what we can do to protect them," said Teresa Y. Freeborn, Xceed Financial's president and chief executive. "As an environmentally responsible organization, we believe these kinds of projects are vitally important, and we're thrilled to facilitate Rachel's involvement in something she's been passionate about for so long."

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Xceed Funds Polar Bear Study Trip

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Xceed participates in a number of environmental initiatives including the sponsorship of the zoo's polar bear exhibit. Polar bears are widely known as one of the most endangered species, and scientists believe the animals' numbers are dwindling due to human-induced climate change.

Zoyhofski is participating in the project as the Seneca Park Zoo's first student ambassador to Polar Bear International's Leadership Camp. She earned the opportunity by writing an essay about the ways human activities affect wildlife and what people can do to help. The application process also included a number of interviews with zoo officials.

"We were impressed with Rachel from the start," said Rachel Baker August, executive director of the Seneca Park Zoo Society. "Her passion for these animals and our environment is remarkable, and the Seneca Park Zoo is proud to call her its student ambassador."

The Arctic trip is timed to coincide with the migration of the western Hudson Bay population of polar bears—one of 17 populations of polar bears in the world. For a period of about eight weeks in October and November the animals come together, waiting for the bay to freeze so their hunting season can begin.

Zoyhofski, along with her fellow student travelers, 12 teachers and Kara Masaschi, a senior zookeeper at the Seneca Park Zoo, will observe the bears from one of a dozen 50-person "tundra buggies." These massive vehicles use large wheels, light-weight materials and partially inflated tires to transport people across the Arctic tundra with minimal damage to the landscape.

Xceed's other environmental efforts include the recent completion of its eco-friendly headquarters in El Segundo, Calif., and its ongoing support of the Tree Musketeers, a nonprofit organization that helps kids take action to help protect the planet. What's more, the credit union offers special rate discounts on Member First Loans to purchase "green" products for the home—like dual-pane windows and energy-efficient appliances—and on auto loans for new or used hybrid, natural gas, electric or fuel-efficient vehicles. And, for each member who goes green, Xceed donates a tree to the Arbor Day Foundation as part of its nationwide reforestation effort.

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Xceed Funds Polar Bear Study Trip

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About Xceed Financial Credit Union

Headquartered in El Segundo, Calif., Xceed Financial Credit Union is the workplace credit union for employees and businesses across the country. The credit union started in 1964 as Scientific Data Systems Credit Union and later became Xerox Federal Credit Union in 1970. A new name and brand identity was launched in 2008 to reflect its expanded field of membership and new business model. The credit union delivers personal banking and financial literacy directly to the workplace and is proud to help more than 80,000 members realize their dreams. Xceed Financial Credit Union is a full-service financial institution with more than \$800 million in assets and 17 branches in seven states.