

# Services and Fee Schedule



800.XFCU.222 • [xfcuh.org](http://xfcu.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

**Xceed Online and Xceed On-Call services are available  
24 hours a day, 7 days a week for your convenience.**

**CHECKING ACCOUNT FEES**

Checking Plus Monthly Fee <i>(if daily balance falls below \$2,000)</i>	\$10
Platinum Checking Monthly Fee <i>(if daily balance falls below \$10,000)</i>	\$10
Copy of Paid Check	\$5
Check Printing	varies
Temporary Checks <i>(checks encoded by XFCU)</i>	\$10

**SAVINGS ACCOUNT FEES**

Excess Club Account Withdrawal <i>(first withdrawal per quarter is free)</i>	\$2
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**CARD FEES**

ATM Transactions - XFCU-Owned	<b>Free</b>
ATM Transactions - Non-XFCU Owned*	\$1
- Relationship Advantage Benefits**	
over \$2,500	<b>5 free per month</b>
\$30,000	<b>10 free per month</b>
\$75,000	Unlimited
POS Transactions*	<b>Free</b>
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	
Platinum Check Card Annual Fee <i>(free with Platinum Checking)</i>	\$25

**RETIREMENT ACCOUNT FEES**

IRA Closeout	\$25
IRA Minimum Balance Fee <i>(per month, adult members with less than \$100 in aggregate membership balances)</i>	\$5

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

\*\*Relationship Advantage benefits are based on entire household's combined balances of loans and core savings (checking, savings, money market accounts) excluding share certificates and IRAs. Premier members must have a checking account and \$75,000 in combined balances of loans and core savings accounts for fee waivers to apply. Preferred members must have a checking account and \$30,000 in combined balances of loans and core savings accounts for fee waivers to apply. Membership members must have \$2,500 in combined balances of loans and core savings accounts for fee waivers to apply. Relationship Advantage eligibility is determined on a monthly basis at a time to be determined by the 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 Disclosure and Agreement* 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 (savings, money market, line of credit). The fee is automatically charged to the checking account.

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

**PROCESSING AND SERVICE FEES**

Xceed Online	<b>Free</b>
Xceed Online Bill Payer	<b>Free</b>
Xceed On-Call	<b>Free</b>
eStatement	<b>Free</b>
Statement Copy	\$5
Interim Account Statement	\$5
Official Check	\$2
Cashier's Check	\$5
Regular Traveler's Cheque	<b>Free</b>
Cheques for Two	1% of cheque face value
Visa® Gift Card	\$2.50
Minimum Balance Fee <i>(per month, adult members with less than \$100 in aggregate membership balances)</i>	\$5
Insufficient/Uncollected Funds	\$29
Courtesy Pay Fee <i>(courtesy overdraft on qualified accounts)</i>	\$29
Overdraft Transfer Fee <i>(per transfer)</i> ††	\$3
Stop Payment Order	\$25
Deposit Return Item	\$25
Wire Transfers - Domestic	\$20
- Foreign	\$30
Branch Transaction Fees	
XFCU Financial Center	<b>Free</b>
Shared Branch	\$3
- Relationship Advantage Benefits**	
over \$2,500	<b>5 free per month</b>
\$30,000	<b>10 free per month</b>
\$75,000	Unlimited
Overnight Delivery Request	\$25
Bad Address Locator Fee	\$10
On-Us Check Cashing <i>(for non-members)</i>	\$5
Legal Processing	\$40
Escheat Processing	\$2
Account Research	\$25/hour; 1-hour minimum
Monthly Inactivity Fee <i>(adult members with less than \$100 in aggregate membership balances and no activity for 12 months)</i>	\$2

**SAFE DEPOSIT BOX FEES**

3" x 5" x 22" box rental	\$40 per year
3" x 10" x 22" box rental	\$55 per year
5" x 5" x 22" box rental	\$65 per year
5" x 10" x 22" box rental	\$75 per year
10" x 10" x 22" box rental	\$115 per year
Late Charge	\$20
Drill Charge	\$200