

## **Business Services and Fee Schedule**



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Your savings federally insured to at least \$100,000  
and backed by the full faith and credit of the United States Government

**NCUA**

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

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**Effective November 1, 2008**

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

## Business Accounts

### Business Checking Account fees

Deposit tickets processed free each month	10
Each additional deposit	\$1
Monthly inactivity fee <i>(if no activity for 12 months)</i>	\$5
Paid items processed	<b>100 free</b> per month
Each additional item	\$0.25

### Business Savings Account fees

Monthly fee	\$3
<i>(if actual daily balance falls below \$100)</i>	

### Business Money Market Account fees

Monthly fee	\$10
<i>(if actual daily balance falls below \$1,000)</i>	
Excessive withdrawals <i>(first 3 withdrawals per month are free)</i>	\$10
Excess Money Market Checks <i>(limit is 3 checks per month, all other paid checks are charged)</i>	\$10
Cashier's checks	\$5
Check cashing of on-us items	\$5
Check printing	varies
Shared Branch transaction fee <i>(each deposit or withdrawal)</i>	<b>5 free</b> per month \$5 thereafter
Temporary checks	\$10
Verification of deposit	\$10
Visa Business Check Card fees:	
Replacement card	\$7.50
Rush order	\$35

## Cash Handling Fees

### Coin services fees:

Bagged coin deposited <i>(each)</i>	\$5
Rolled coin deposited <i>(per roll)</i>	\$0.10
Rolled coin purchased <i>(per roll)</i>	\$0.10
Currency deposited <i>(per \$1,000)</i>	\$2
Currency purchased <i>(per \$1,000)</i>	\$2

## Other Services Fees

Account closure fee <i>(if closed within 90 days)</i>	\$20
Bad address locator fee	\$10
Collections:	
Domestic incoming & outgoing <i>(plus third party cost)</i>	\$15
International incoming & outgoing <i>(plus third party cost)</i>	\$40
Deposit returned item	\$25
Escheat processing	\$2
Fax services	\$3 per page
Foreign ATM transactions* <i>(first 5 transactions free)</i>	\$1.00
Interim account statement	\$5
Levies or legal proceedings <i>(per request)</i>	\$75
Notary service <i>(per signature)</i>	varies
Official checks	\$2
Overnight delivery request	\$25
Photocopy of statement, check, or voucher	\$5
Research	\$25 per hour
Stop payment <i>(each)</i>	\$25
Stop payment <i>(series of 3 or more consecutive checks)</i>	\$45
Uncollected funds	\$29
Wire transfers:	
Domestic incoming	\$10
Domestic outgoing	\$25
International incoming	\$20
International outgoing	\$40
Wire tracer fee	\$30
Visa Gift Card	\$2.50
Visa international transaction fee	1% of transaction

## Overdraft Fees

Automatic overdraft transfer	\$10
Non-sufficient funds (NSF) and Courtesy Pay	\$29
Recurring Automatic	
Funds Transfer presented with NSF	\$29

\*Some institutions may impose surcharges for ATM/POS transactions not controlled by Xceed Financial Credit Union.  
Terms and conditions are subject to change at any time.