

Effective November 1, 2008, Xceed Financial will assess a \$3 overdraft transfer fee for each overdraft transfer.

**The great news is that you can
easily avoid this fee as you continue
to do business with XFCU!**

If you anticipate that you'll need to transfer money into your checking account at some point, simply call us toll free at 800.XFCU.222, visit your nearest Financial Center, or log onto Xceed Online to make transfers in advance from a savings or loan account at absolutely no charge whatsoever.

And, if you are an Xceed Online member, we welcome you to take advantage of the convenient feature that allows you to set up minimum balance email alerts from within the Online Banking system. So many members have found this to be one of the easiest ways to keep a close eye on their account activity.

Please note that if you are a Premier member, we will waive the overdraft transfer fee for the first three (3) transfers each month and if you are a Preferred member, we will waive the overdraft transfer fee for the first two (2) occurrences each month. This is also effective November 1, 2008.

Of course, as a member-owned financial cooperative, our primary goal is to provide you affordable access to your money. Whenever possible, we strive to provide you with as many ways as possible to avoid service fees. It really is our pleasure to meet your needs, and we welcome any questions you may have about the overdraft transfer fee or your accounts in general.



xceedfinancial
credit union

at work for **you**™