



IMPORTANT CHANGES TO THE XCEED FINANCIAL FEDERAL CREDIT UNION RELATIONSHIP ADVANTAGE PROGRAM

Effective November 1, 2008

This notification details changes to your Xceed Financial Credit Union Relationship Advantage Program.

Effective November 1, 2008, Xceed Financial will no longer rebate \$150 on mortgage applications for Premier, Preferred, or Loyalty Advantage members.

Also effective November 1, 2008, Xceed Financial will no longer offer the ATM surcharge rebate for Loyalty Advantage members.

Thank you for your membership. We welcome any questions you may have about the Relationship Advantage program or your accounts in general.