



Services and Fee Schedule



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

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

3142-9/08

Effective November 1, 2008

**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
Excess Money Market Account Withdrawal <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

ATM FEES

ATM Transactions - XFCU-Owned	Free
ATM Transactions - Non-XFCU Owned*	\$1
- Total Household Relationship	
over \$2,500	5 free per month
\$30,000	10 free per month
\$75,000	Unlimited
POS Transactions*	Free
ATM/Check Card Duplicate	\$7.50
ATM/Check Card Rush	\$35
Negative Balance Due to ATM Withdrawal	\$29

RETIREMENT ACCOUNT FEES

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

Ask about our *Relationship Advantage Program* which can reduce fees based on your household balance at Xceed Financial.

PROCESSING AND SERVICE FEES

Xceed Online	Free
Xceed Online Bill Payer	Free
Xceed On-Call	Free
e-Statement	Free
Statement Copy	\$5
Interim Account Statement	\$5
Official Check	\$2
Cashier's Check	\$5
Regular Travelers Cheques	Free
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 aggregate deposits)</i>	\$5
Insufficient/Uncollected Funds	\$29
Courtesy Pay Fee <i>(courtesy overdraw on qualified accounts)</i>	\$29
Overdraft Transfer Fee**	\$3
Stop Payment Order	\$25
Deposit Return Item	\$25
Wire Transfers - Domestic	\$20
- Foreign	\$30
Branch Transaction Fees	
- XFCU Branch	Free
- Shared Branch	5 free per month, \$3 thereafter
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
ACH Setup	\$5
Visa international transaction fee	1% of transaction
Platinum Check Card Annual Fee <i>(free with Platinum Checking)</i>	\$25
Monthly Inactivity Fee <i>(adult members with less than \$100 in aggregate deposits and no activity for 12 months)</i>	\$2

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

**Automatic overdraft transfers from account designated by member (Savings, Money Market, Line of Credit).

Terms and conditions are subject to change at any time.