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FOR IMMEDIATE RELEASE

**XCEED FINANCIAL CREDIT UNION SUBJECT OF CASE STUDY
COURTESY OF PEPPERDINE UNIVERSITY**

Credit Union to Reap Benefits of New Marketing Strategies via Pepperdine Business School

El Segundo, Calif. (February 5, 2010) — Xceed Financial Credit Union will soon be under the microscope of a class case study, approved for spring semester, to be conducted by up-and-coming business students at Graziadio School of Business and Management, located on Pepperdine University’s campus in Malibu. Through this E2B (Education2Business) Applied Learning Program, full-time MBA students and faculty will work directly with Xceed, the chosen partner company, to indentify current strategic and marketing issues facing the credit union and then develop solutions.

Xceed was chosen for the case study after the company’s Senior Vice President Kathryn Davis and Product Analyst Neha Marfatia expressed interest in the program to its director, Doreen Shanahan. “After reviewing our company and our business challenges, they felt this case would be a great learning experience for the students, since they’ve never had a credit union participating in this program,” says Davis.

The case study will help Xceed better understand the degree of penetration the credit union has with each of its corporate clients, a base of 200 companies. Student groups will each be assigned to one segment of Xceed’s corporate clients, conduct a market analysis—through member and employee interviews as well as database analysis—and subsequently, develop a marketing plan to penetrate the assigned segment. Client segments will include Xerox; technology companies;

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and large companies (more than 500 employees), mid-size firms (100 to 500 employees), and small businesses (less than 100 employees).

One of Xceed's largest select employer groups (SEGs) is Xerox, which has more than 150,000 employees. The case study will, for example, give Xceed a closer read on which employees are credit-union members and which are not, and why. In the unserved employee segment, Xceed's goal is to develop a deep understanding of segmentation variables and needs, then develop marketing strategies to increase membership.

Xceed has experienced significant growth and expansion during its four decades of existence. Over the next three years, the not-for-profit aims to further increase membership by five percent. To that end, the timing for this case study couldn't be better. Why? The credit union's member base is aging (average age is 48 years). As the members mature, they will eventually draw down on their savings, resulting in the need to attract younger members, ages 30 to 40. Thus, Xceed stands to benefit greatly from new marketing strategies designed to reach a new demographic.

"We had an in-person meeting with the [Applied Learning Program] faculty to develop the case study together," adds Davis. "We've also expressed our interest in continuing to participate in the program in the future, if there is availability."

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About Xceed Financial Credit Union

Headquartered in El Segundo, Calif., Xceed Financial Credit Union is a federally chartered workplace credit union that focuses on meeting the needs of businesses and their employees throughout the United States. The credit union started in 1964 as Scientific Data Systems Credit Union and later became Xerox Federal Credit Union in 1970. A new name and brand identity were launched in 2008 to reflect its expanded field of membership and new business model. Xceed delivers personal banking and financial literacy directly to "select employer groups" (SEGs) and is proud to help nearly 77,000 members realize their dreams. Xceed Financial has more than \$800 million in assets and 16 Financial Centers in six states.