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FOR IMMEDIATE RELEASE

**XCEED FINANCIAL CREDIT UNION PROMOTES
FEAR NOT! CAMPAIGN FOR MEMBERS**

Credit Union Offers Products to Help Members through Tough Times

El Segundo, Calif. (Nov. 19, 2008) — Xceed Financial Credit Union rolled out its Fear Not! campaign in early November, reassuring members that Xceed is there during these uncertain economic times.

At the forefront of the campaign is Numbers Guy, Xceed's "financial avenger." This caped superhero appears throughout the credit union's marketing materials, Web site, and YouTube videos, confidently telling members to "Fear Not!" because help is on the way.

"When times are tough, we try harder," says Teresa Y. Freeborn, Xceed Financial President and Chief Executive. "Today's economy has put many people's lives in a tailspin. We want to alleviate that hardship the best we can by providing members strong financial products and educational resources. We want to give our members *more* during these times, not less."

The Fear Not! campaign includes a 2.75% dividend-rate checking account and a consolidation loan program developed specifically to help members manage their accumulated debt. Xceed is also hosting a series of seminars designed to help members through these tough economic times. In addition, Xceed associates are trained to walk through a financial checklist and credit report to help members make the most informed financial decisions.

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About Xceed Financial Credit Union

Headquartered in El Segundo, Calif., Xceed Financial Credit Union is the workplace credit union for employees and businesses across the country. 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 was launched in 2008 to reflect its expanded field of membership and new business model. The credit union delivers personal banking and financial literacy directly to the workplace and is proud to help more than 80,000 members realize their dreams. Xceed Financial Credit Union is a full-service financial institution with more than \$800 million in assets and 17 branches in six states.