



# Xceed Financial Federal Credit Union

## Business Services and Schedule of Fees

Effective September 5, 2019

### PROCESSING AND SERVICE FEES

Account Closure (if closed within 90 days of opening date)	\$50
Account History Printout (per printout)	\$10
Account Research <sup>1</sup>	\$25/hour; 1-hour minimum
Bad Address Locator (Returned Mail) (per instance)	\$10
Branch Transaction (each deposit or withdrawal)	
Xceed Financial Center	<b>FREE</b>
Shared Branch <sup>2</sup>	<b>5 FREE</b> per month \$5 thereafter
Cashier's Check (per item)	\$5
Check/Draft Collections (per item) <sup>8</sup>	
Domestic Incoming & Outgoing	\$25 Plus third-party cost
International Incoming & Outgoing	\$40 Plus third-party cost
Check Printing	Varies
Copy of Paid Check (per item) <sup>8</sup>	\$6
DMV Title <sup>3</sup>	Fee Varies by State
DMV Lien Release (per request)	\$10
Free of charge for the first request. Plus Notary Service Fee and/or \$3 Fax Service Fee, as applicable.	
Insufficient/Uncollected/Nonsufficient Funds <sup>8</sup> (per unpaid/returned item or per failed preauthorized transaction)	\$27
Legal Processing (per request) <sup>4</sup>	up to \$75
Notary Service (per notarial act/signature)	
CA - \$10, NJ - \$2.50, NY - up to \$2, and TX - up to \$6 Fees vary depending on the state.	
Official Check (per item)	\$5
On-Us Check Cashing (for non-members, per item)	\$10
Overdraft Privilege (per overdrawn paid item) <sup>5,8</sup>	\$27
Courtesy overdraft on qualified checking accounts.	
Overdraft Transfer (per transfer) <sup>6</sup>	\$10
Overnight Delivery Request (per request) <sup>3</sup>	Varies
Return Deposit Item (per item) <sup>8</sup>	\$30
Statement Delivery Service Charge	
Electronic Statement (eStatement)	<b>FREE</b>
Mailed Statement (per statement cycle and membership) <sup>†</sup>	\$5
Charged to one of the business' accounts (Business Savings, Business Checking or Business Money Market Account).	
Statement Copy (per statement) <sup>8</sup>	\$10

Stop Payment (per request) <sup>8</sup>	
One item	\$30
Two or more items	\$60
Temporary Checks (per page)	\$10
Three checks per page encoded by Xceed.	
Verification of Deposit (per request)	\$15
Wire Transfers (per transfer) <sup>8</sup>	
Domestic Outgoing	\$25
International Outgoing	\$50
Xceed On-Call	FREE
Xceed Online	FREE
Xceed Online Bill Payer	FREE

### **BUSINESS CHECK CARD FEES**

ATM Transactions	
Xceed-owned ATM	FREE
CO-OP, CU24, Allpoint Network ATM	FREE
Foreign ATM	\$2
(Non-Xceed-owned and non-CO-OP,CU24, Allpoint Network ATM) <sup>2</sup> (per transaction including inquiries, transfers or withdrawals)	
Card Replacement - ATM Card, Check Card (per card)	\$10
Card Rush - ATM Card, Check Card (per request)	\$40
POS Transactions <sup>2</sup>	FREE
Visa <sup>®</sup> International Transaction <sup>7</sup>	0.8% or 1.0% of transaction

### **BUSINESS SAVINGS ACCOUNT FEES**

Monthly Fee	\$5
If ledger daily balance falls below \$100.	

### **BUSINESS CHECKING ACCOUNT FEES**

Deposits Processed	10 FREE per month \$1.75 thereafter per deposit
Paid Items Processed	100 FREE per month \$0.50 thereafter per item

### **BUSINESS MONEY MARKET ACCOUNT FEES**

Monthly Fee	\$10
If ledger daily balance falls below \$1,000.	

### **COIN AND CURRENCY SERVICE FEES**

Bagged Coin Deposited (each)	\$10
Rolled Coin Deposited (per roll)	\$0.15
Rolled Coin Purchased (per roll)	\$0.15
Currency Deposited (per \$1,000)	\$2
Currency Purchased (per \$1,000)	\$2

## **BUSINESS SERVICES AND FEE DISCLOSURES**

- <sup>1</sup> Fee may apply to statement reconciliation, escheat account research, or other extensive research or detailed investigative requests initiated by the account holder.
- <sup>2</sup> Some institutions or merchants may impose surcharges for ATM/POS and/or Shared Branch transactions not controlled by Xceed Financial Federal Credit Union ("Xceed").
- <sup>3</sup> Based on actual expenses (e.g., actual cost of Department of Motor Vehicles (DMV) title fees, actual third party cost, etc.).
- <sup>4</sup> Fee may be charged to the member for any subpoena, court administrative order processing, tax levy or garnishment, whether or not funds are actually turned over or submitted.
- <sup>5</sup> Also referred to as "Premium OD Fee" or "Insufficient/Uncollected Funds Fee (Paid)." One Overdraft Privilege Fee per calendar quarter will be rebated no later than the third business day following the posting of such fee when during that same quarter an Overdrawn Paid Item in the amount of \$5 or less is posted.
- <sup>6</sup> The funds automatically transfer from a qualifying account designated by the member (business savings or line of credit) to a business checking account in increments of \$100, or up to the available balance, whichever is less. The fee is automatically charged to the business checking account.
- <sup>7</sup> Fee varies depending on whether Visa International or the merchant outside the U.S. converts the charge into U.S. dollars. Refer to Business Membership and Account Agreement for further details.
- <sup>8</sup> Multiple fees may be charged to the same item or transaction if presented or requested multiple times.
- <sup>†</sup> The service charge is assessed the following month, if applicable.

Note: Terms and conditions are subject to change at any time. Additional services and fees may apply. Fees and Services Charges may be waived at Xceed's sole discretion.

**Please refer to the Business Membership and Account Agreement and Overdraft Coverage brochure, as amended, for additional information applicable to specific accounts and services.**

Federally insured by NCUA.