

# Xceed Financial Federal Credit Union

## Business Services and Schedule of Fees

Effective April 1, 2021



All references to Xceed in  
this document shall refer to  
Kinecta Federal Credit Union.

### PROCESSING AND SERVICE FEES

Account History Printout (per printout)	\$5
Account Research <sup>1</sup>	\$24/per hour; 1-hour minimum
Bad Address Locator (Returned Mail) (per instance)	\$2
Cashier's Check (per item)	\$5
Check/Draft Collections (per item) <sup>8</sup>	
Domestic Incoming & Outgoing	\$25
International Incoming & Outgoing	\$25
Check Printing	Varies
Copy of Paid Check (per item) <sup>8</sup>	\$3.50
Insufficient/Uncollected Funds <sup>8</sup>	\$25
Per unpaid/returned item or per failed preauthorized transaction.	
Legal Processing (per request) <sup>4</sup>	up to \$50
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)	<b>FREE</b>
Official check must be payable to account holder, payee must be member or issue cashiers check instead.	
On-Us Check Cashing (for non-members, per item)	\$5
Overdraft Privilege (per overdrawn paid item) <sup>5,8</sup>	\$25
Courtesy overdraw on qualified checking accounts.	
Overdraft Transfer (per transfer) <sup>6</sup>	\$4
Overnight Delivery Request (per request) <sup>3</sup>	Varies
Return Deposit Item (per item) <sup>8</sup>	
Not written by account holder.	\$12
Written by account holder.	\$25
Statement Delivery Service Charge	
Electronic Statement (eStatement)	<b>FREE</b>
Mailed Statement (per statement cycle and membership) <sup>†</sup>	\$2
Charged to one of the business' accounts (Business Savings, Business Checking or Business Money Market Account).	
Statement Copy (per statement) <sup>8</sup>	\$5
Stop Payment (per request) <sup>8</sup>	\$20
Per check or check range.	
Temporary Checks (per page)	\$4
Three checks per page encoded by Xceed.	
Verification of Deposit (per request)	\$10
Wire Transfers (per transfer) <sup>8</sup>	

Domestic Outgoing	\$25
International Outgoing	\$50
Xceed On-Call	<b>FREE</b>
Xceed Online	<b>FREE</b>
Xceed Online Bill Payer	<b>FREE</b>

## **BUSINESS CHECK CARD FEES**

ATM Transactions	
Xceed-owned ATM	<b>FREE</b>
CO-OP, CU24, Allpoint Network ATM	<b>FREE</b>
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)	\$25
POS Transactions <sup>2</sup>	<b>FREE</b>
Visa® 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	<b>10 FREE</b> per month \$1.75 thereafter per deposit
Paid Items Processed	<b>100 FREE</b> 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 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, Overdraft Coverage brochure, and Online Business Service Agreement, as amended, for additional information applicable to specific accounts and services.**

Insured by NCUA.

