

Xceed Financial Federal Credit Union

Services and Schedule of Fees

Effective April 1, 2021



xceedfinancial
is now
kinecta

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 ¹	\$24/per hour; 1-hour minimum
Bad Address Locator (Returned Mail) (per instance)	\$2
Branch Transaction (per transaction)	
Xceed Financial Center	FREE
Shared Branch ²	FREE
Cashier's Check (per item)	\$5
Check/Draft Collections (per item) ¹⁰	
Domestic Incoming & Outgoing	\$25
International Incoming & Outgoing	\$25
Check Printing	Varies
First box of checks free of charge (50-count Xceed stock) on Signature Checking Account.	
Copy of Paid Check (per item) ¹⁰	\$3.50
Insufficient/Uncollected Funds ¹⁰	\$25
(per unpaid/returned item or per failed preauthorized transaction).	
IRA Transfer/Closeout	\$25
Legal Processing (per request) ⁴	up to \$50
Notary Service (per notarial act/signature)	
CA - \$10, NJ - \$2.50, and NY - up to \$2	
Fees vary depending on the state. Free of charge for members with a Signature Checking Account.	
Official Check (per item)	FREE
Official check must be payable to account holder.	
On-Us Check Cashing (for non-members, per item)	\$5
Overdraft Privilege (per overdrawn paid item) ^{5,10}	\$25
Courtesy overdraft on qualified checking accounts.	
Overdraft Transfer (per transfer) ⁶	\$4
Overnight Delivery Request (per request) ³	Varies
Return Deposit Item (per item) ¹⁰	
Not written by account holder	\$12
Written by account holder	\$25
Statement Delivery	
Electronic Statement (eStatement)	FREE
Mailed Statement (per statement cycle and membership) [†]	\$2
Charged to one of the primary owner's accounts (savings, money market or checking account). Fee waived for any given month in which the primary owner on the account is under the age of 26 or over the age of 62 at the end of the month.	

Statement Copy (per statement) ¹⁰	\$5
Stop Payment (per request) ¹⁰	\$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) ¹⁰	
Domestic Outgoing	\$25
International Outgoing	\$50
Xceed Account Alerts ⁷	FREE
Xceed On-Call	FREE
Xceed Online Banking	FREE
Xceed Mobile Banking ⁷	FREE

CARD FEES

ATM Transaction	
Xceed-owned ATM	FREE
CO-OP, CU24, Allpoint Network ATM	FREE
Foreign ATM (Non-Xceed-owned and non-CO-OP, CU24, Allpoint Network ATM) ² (per transaction, including inquiries, transfers, or withdrawals)	\$2
Foreign ATM transactions posted to a Signature Checking Account are free of charge.	
Card Reissue - ATM Card, Debit Card (per card)	\$10
Card Rush - ATM Card, Debit Card (per request)	\$25
POS Transactions ²	FREE
Visa® International Transaction ⁸	0.8% or 1.0% of transaction

SAVINGS ACCOUNT FEES

Membership Service Charge (per month)	\$5
Charged to one of the primary owner's accounts (Savings or Money Market Account). Fee waived during any given month in which (a) one of the following applies to accounts in primary owner's membership: the primary savings account is open less than 60 days, the primary owner is under the age of 18 by the end of the month, a direct deposit is received or the primary owner has a checking account; or (b) the primary owner on the account has \$500 or more in aggregate monthly average balances* in accounts (savings, checking, money markets, certificates, retirement accounts, credit cards and loans) as the primary, joint owner, borrower, or co-borrower.	
Access Savings Service Charge (per month)	\$5
Fee waived during any given month in which the primary owner has open an Access Checking account, credit card(s), or loan(s) under the same primary owner's membership.	

CHECKING ACCOUNT FEES

Simplicity Checking Service Charge (per month, per account) \$0

Signature Checking Service Charge (per month, per account) \$10

Fee waived during any given month in which:

- a. The primary owner on the account has \$25,000 or more in aggregate monthly average balances* in accounts (savings, checking, money markets, certificates, retirement accounts, credit cards, and loans) as the primary owner, joint owner, borrower or co-borrower; or
- b. The primary owner on the account has direct deposits totaling at least \$500 into their membership; or
- c. The primary owner on the account is under the age of 26 by the end of the month; or
- d. The primary owner on the account is active military⁹; or
- e. The account is open less than 90 days.

Access Checking Service Charge (per month, per account) \$15

Fee waived during any given month in which:

- a. The primary owner on the account is under the age of 26 by the end of the month; or
- b. The primary owner on the account is active military⁹; or
- c. The account is open less than 90 days.

Fee reduced to \$10 during any given month in which:

- a. The primary owner has direct deposit(s) into the account.

SERVICES AND FEE DISCLOSURES

- ¹ Fee may apply to statement reconciliation, escheat account research, or other extensive research or detailed investigative requests initiated by the account holder.
- ² Some institutions or merchants may impose surcharges and/or fees for ATM/POS and/or Shared Branch transactions not controlled by Xceed Financial Federal Credit Union ("Xceed").
- ³ Based on actual expenses (e.g., actual third party cost, etc.).
- ⁴ 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.
- ⁵ 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.
- ⁶ The funds automatically transfer from a qualifying account designated by the member (savings, money market, line of credit) to a checking account in increments of \$100, or up to the available balance, whichever is less. The fee is automatically charged to the checking account.
- ⁷ Mobile carriers may impose charges that are not controlled by Xceed.
- ⁸ Fee varies depending on whether Visa International or the merchant outside the U.S. converts the charge into U.S. dollars. Refer to Electronic Services Agreement and Disclosure for further details.
- ⁹ Must provide notice and proof of active military status to Xceed to obtain waiver.
- ¹⁰ Multiple fees may be charged to the same item or transaction if presented or requested multiple times.
- † The service charge is assessed the following month, if applicable.
- * Accounts closed prior to the end of the month and past due or delinquent loan balances are not included in such aggregate average balance calculation.
- 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 Agreement and Disclosure, Truth-In-Savings Disclosure, Electronic Services Agreement and Disclosure, Overdraft Coverage brochure, and Online Service Agreement for Consumers, as amended, for additional information applicable to specific accounts and services.

Insured by NCUA.



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