

Xceed Financial Credit Union

Notice of Changes

Effective April 1, 2021



xceedfinancial

is now

kinecta 

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

Please refer to Xceed Financial Federal Credit Union's revised Consumer Services and Schedule of Fees, Business Services and Schedule of Fees, and the Overdraft Coverage Brochure, which will go into effect on April 1, 2021. These documents reflect several beneficial changes to accounts, products, and services' terms and conditions set forth below:

CONSUMER AND BUSINESS SERVICES AND SCHEDULE OF FEES

Removed the following fees:

- Account Closure.
- DMV Title.
- DMV Lien Release.
- Club Account Excessive Withdrawal.

Reduced the following fees:

- Account History Printout fee to \$5 per printout.
- Account Research fee to \$24/hour; 1-hour minimum.
- Bad Address Locator (Returned Mail) fee to \$2 per instance.
- International Incoming and Outgoing Check/Draft Collections fees to \$25 per item, and removed third party costs.¹
- Copy of Paid Check fees to \$3.50 per item.¹
- Insufficient/Uncollected Funds fee to \$25 per unpaid/returned item or per failed preauthorized transaction.¹
- IRA Transfer/Closeout fee to \$25.
- On-Us Check Cashing fee to \$5 per item, for non-members.
- Overdraft Privilege fee to \$25 per overdrawn paid item.¹
- Overdraft Transfer fee to \$4 per transfer.
- Return Deposit Item fee (per item) to \$12 if not written by account holder; \$25 if written by account holder.¹
- Statement Delivery Service Charge to \$2 for Mailed Statements per statement cycle and membership.
- Statement Copies per statement to \$5.¹
- Stop Payment fee to \$20 per check/check range.¹
- Temporary Checks fee to \$4 per page.
- Verification of Deposit fee to \$10 per request.
- Card Rush - ATM Card, Debit Card fee to \$25 per request.
- Changed the Official Check (per item) fee to free. (Note: Official check must be payable to account holder.)

BUSINESS SERVICES AND SCHEDULE OF FEES

- Removed the Shared Branch fee.
- Reduced the Legal Processing fee up to \$50 per request.

OVERDRAFT COVERAGE BROCHURE

- Reduced the Overdraft Transfer fee to \$4 per transfer.
- Reduced the Overdraft Privilege fee to \$25 per overdrawn paid item.¹

¹Multiple fees may be charged to the same item or transaction if presented or requested multiple times.

If you have questions, please call our Contact Center at 800.XFCU.222 (800.932.8222), or email us at contact@xfcu.org, or visit your local Xceed Financial Center. Also, feel free to visit us online at xfcuhq.org.



800.XFCU.222 XFCU.ORG

Effective 4/1/2021
7644 – 04/2021