

Xceed Financial Federal Credit Union

Services and Schedule of Fees

Effective June 1, 2017

PROCESSING AND SERVICE FEES

Account Closure (if closed within 90 days of opening date)	\$30
Account History Printout (per printout)	\$10
Account Research ¹	\$25/hour; 1-hour minimum
Bad Address Locator (Returned Mail) (per instance)	\$10
Branch Transaction (per transaction)	
Xceed Financial Center	FREE
Shared Branch ²	FREE
Cashier's Check (per item)	\$5
Check/Draft Collections (per item)	
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)	\$6
DMV Title ³	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 (per unpaid/returned item or per failed preauthorized transaction)	\$34
IRA Transfer/Closeout	\$35
Legal Processing (per request) ⁴	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. Free of charge for members with a SeekMore or Platinum Checking account.	
Official Check (per item)	\$5
On-Us Check Cashing (for non-members, per item)	\$10
Overdraft Privilege (per overdrawn paid item) ⁵	\$34
Courtesy overdraw on qualified checking accounts	
Overdraft Transfer (per transfer) ⁶	\$5
Overnight Delivery Request (per request) ³	Varies
Return Deposit Item (per item)	\$30
Statement Delivery Service Charge	
Electronic Statement (eStatement)	FREE
Mailed Statement (per statement cycle and membership) [†]	\$5
Charged to one of the primary owner's accounts (Regular Savings, IRA Savings, Health 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

Stop Payment (per request)	
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)	
Domestic Outgoing	\$25
International Outgoing	\$50
Xceed Account Alerts ⁷	FREE
Xceed On-Call	FREE
Xceed Online, Bill Payer, Transfers/uTransfer	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
Free of charge for the first four Foreign ATM transactions in a given month on a SeekMore Checking account.	
Card Replacement - ATM Card, Check Card (per card)	\$10
Card Rush - ATM Card, Check Card (per request)	\$40
POS Transactions ²	FREE
Visa® International Transaction ⁸	0.8% or 1.0% of transaction

SAVINGS ACCOUNT FEES

Club Account Excessive Withdrawal Fee (per withdrawal)	\$2
Free of charge for the first withdrawal per calendar quarter.	
Membership Service Charge (per month)	\$5
Charged to one of the primary owner's accounts (Regular Savings, Club, IRA Savings, Health Savings or Money Market Account). Fee waived during any given month in which (a) one of the following applies to accounts in my membership: my primary savings account is open less than 60 days, I am under the age of 18 by the end of the month, I receive a direct deposit or I have a checking account; or (b) I have \$500 or more in aggregate average balances* in accounts (savings, checking, money markets, certificates, retirement accounts, credit cards and loans) where I am the primary or joint owner.	
Access Savings Service Charge (per month)	\$5
Fee waived during any given month in which I have an open Access Checking account, credit card(s) or loan(s) under the same primary owner's membership.	

CHECKING ACCOUNT FEES

Basic Checking Service Charge (per month) **\$7**

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) one of the following applies to accounts in my membership: my Basic Checking account is open less than 90 days, I have direct deposits totaling at least \$500 in my membership, or I have a minimum daily balance of \$750 in my Basic Checking account.

SeekMore Service Charge (per month) **\$10**

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) one of the following applies to accounts in my membership: my SeekMore account is open less than 90 days, I have direct deposits totaling at least \$500 in my membership, or I have a minimum daily balance of \$3,000 in my SeekMore Checking account.

Ways to avoid monthly service charge	Basic Checking	SeekMore Checking
Maintain direct deposit(s) totaling	\$500 or more	\$500 or more
Or maintain a minimum account daily balance of	\$750	\$3,000
Otherwise, the following monthly service charge will apply	\$7	\$10

Access Checking Service Charge (per month) **\$15**

Fee reduced to \$10 during any given month in which I have direct deposit(s) into this 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 cost of Department of Motor Vehicles (DMV) title fees, 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.
- [†] 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 and Overdraft Coverage brochure, as amended, for additional information applicable to specific accounts and services.

This credit union is federally insured by the National Credit Union Administration.



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