

QuarterlyXchange

XCEED NEWS FOR JULY - SEPTEMBER 2018

Xtraordinary Moment

Finishing a week's worth of online banking in time to take your best friend for a walk.

CREDIT CARD PERKS

XCEED ONLINE

Earn \$100!



Events

JULY

- 4 Independence Day: All Financial Centers Closed
- 10 BALANCE WEBINAR: Using Credit Cards Wisely
- 15 Jungle Jog at Seneca Park Zoo, Rochester
- 21 Xceed sponsored Red Wings Game, Rochester

AUGUST

- 4 National Chocolate Chip Cookie Day
- 4-5 Park Ave. Summer Art Fest, Rochester
- 7 BALANCE WEBINAR: Car-Buying Decisions
- 13 Check out the exciting upgrades to our website and Xceed Online banking at XFCU.ORG

SEPTEMBER

- 3 Labor Day: All Financial Centers Closed
- 4 BALANCE WEBINAR: Financial First Aid
- 5 Psst! New Checking Accounts Launch
- 30 Home Buyer Mixers

Visit our Events Calendar at xfcu.org/events for full details and to RSVP for Xceed events.

Welcome Members



Thank you for checking out this edition of our Quarterly Xchange newsletter! As always, it's jam-packed with news about our latest offerings and events – like market-leading rates on our deposit products. But this time, there's even more.

Pretty soon after you became an Xceed member, you probably noticed that it's a huge priority for us to provide our members with all of the latest tools to access their accounts, no matter where they are. And, as more and more members have switched to Xceed Online and the Xceed Mobile app to do their banking with us, we've received valuable feedback about what you need and want in your digital banking platforms.

So in this issue, I'm thrilled to announce that we're upgrading xfcu.org, Xceed Online and Xceed Mobile in August!

The upgrades will include even more user-friendly options, and enhanced security to help keep your information and accounts safe. We're also adding new ways for you to transfer money to friends and family, pay your bills, track your spending, and stay informed about your account activity.

Visit our dedicated digital upgrade page at xfcu.org/comingsoon to learn more about what we have in store for you!

Best,

Teresa Y. Freeborn

Teresa Y. Freeborn
President and Chief Executive



Rochester Community

Here's three cheers and a shout-out to celebrate one of Xceed's longest-standing community partnerships. Our roots in the Rochester area go back all the way to 1931, thanks to our history with Rochester Postal Service Employees. We're big fans of this wonderful community, and showing our support by giving back to our friends in Rochester!

This year, we again partnered with the American Heart Association as a sponsor of the 2018 Rochester Heart Walk & Run. Even bad weather couldn't keep us away from this event as we helped raise awareness about the importance of heart health and worked to contribute nearly \$7,500 for this great organization!

Also look for Xceed to be collecting toys to support the Pirate Toy Fund, and sponsoring other great local causes and organizations, including Seneca Park Zoo Society's Jungle Jog, the Flower City Down Syndrome Network Buddy Walk, JDRF Rochester, National Kidney Foundation and the National Association of Letter Carriers Golf Tournament.

This year, we're also sponsoring two Red Wings games! Thank you to all of our Rochester members for your loyalty to your Credit Union. We look forward to seeing you at the next event!

Opposite Page: Deb Castellani, Will Powell and Michelle Farren meet with realtors at a Greater Rochester Association of Realtors event; sons and daughters of Xceed Associates enjoy Take Our Kids to Work Day at Headquarters; two of ten Romeo Doty Scholarship winners, Kathryn L. and Morgan S.; May the Fourth be with Danielle Patterson, Aaron Peck and Rita Bernard at our Main St. Financial Center in Webster; Jeff Roberts saddled up for the 2018 Pirate Toy Fund Carousal Derby, raising nearly \$600. Above: Xceed associates keeping warm at the 2018 Rochester Heart Walk & Run.

INTRODUCING A NEW ONLINE EXPERIENCE

Xceed Online



Providing our members with a top-notch online experience is a key focus for us, which is why we're upgrading Xceed Online, the Xceed Mobile app, and xfcu.org. We've listened to feedback from many of you, and the new Xceed Online features enhancements to the tools you use most, while making the experience as easy and seamless as possible so that you can get in, out, and on with your life.

The new xfcu.org website will make it easier than ever for you to learn about our latest events, promotions, and great rates so you can quickly take advantage of all the ways we help you make your money work harder. After all, the less time you spend managing your money, the more time you have to enjoy it!

To learn more about everything coming your way, visit xfcu.org/comingsoon.

Earn a WOW rate on your savings!

OUR RATES LEAD THE MARKET

You probably thought you'd have to tie up your money for years to get a great rate. But with Xceed's short-term share certificates (AKA CDs) and high-rate money market accounts, you can enjoy market-leading rates with no long-term commitment!

Whether you're saving for the future or just looking for a safe spot to park some cash, our share certificates and money market accounts are two more great reasons to move more of your money to Xceed.

Call 800.XFCU.222 (800.932.8222), visit the Xceed Xperience Center, or stop by an Xceed Financial Center near you to open your new share certificate or money market account!

Xceed Wealth Management Group



Life changes quickly, and your family's financial future is too important to leave to chance. That's why it's smart to meet with a financial consultant periodically and consider:

- When was the last time you reviewed your life insurance policies?
- How long ago were they purchased?
- Have there been any recent changes that might affect the amount of insurance coverage you might need?

Xtraordinary Moment

Having a plan for your family's financial future.

An insurance review can help you make sure your policies fit your current goals. Call 800.222.9328 to schedule your no-obligation review today.

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Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value	Not Obligations of the Credit Union
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Visa® Card Perks

Earn 5X Rewards!

It pays to use an Xceed Platinum Visa® Rewards Credit Card! You'll earn 5x rewards on gas and grocery purchases from July 1 - September 30, and on shoe and department store purchases from October 1 - December 31, 2018, up to \$3,000! That's 5x the rewards you can put toward a vacation, gift cards, or a statement credit!

Explore. Earn. Ride.²

Use your enrolled Xceed debit or credit card at any of 1,000+ featured restaurants, retailers and coffee shops near you and you'll earn Uber credits automatically.

Get full details or get an Xceed Platinum Visa® Credit Card at xfcu.org/mycard!

Earn \$100 For Your Referral

Xtraordinary Banking is

Worth Sharing

STARTING JULY 15

REFER A FRIEND TO XCEED AND YOU'LL BOTH GET \$100!³

Member Spotlight

Congratulations

to Xceed members Victor and Krystal N. on financing their new Tesla Model 3 with Xceed, and on their soon-to-be addition to the family!



¹Earn 5x rewards on qualifying gas and grocery purchases posted 7/1/2018 - 9/30/2018. Purchases must have the required merchant code signifying the transaction for purchases at a gas station or grocery store (merchant numbers: 5411, 5541 and 5542). Also, earn 5x rewards on qualifying shoe and department store purchases posted 10/1/2018 - 12/31/2018. Purchases must have the required merchant code signifying the transaction for purchases at a shoe or department store (merchant numbers: 5311 and 5561). Valid up to \$3,000 in total combined spend at qualifying merchants. Transactions within other establishments do not apply. We do not evaluate whether merchants correctly identify and bill transactions; however, we do reserve the right to determine which transactions qualify for the bonus rewards offer. To earn bonus rewards, each account must remain open, in good standing and not become delinquent. Allow up to two billing cycles for bonus rewards to post to your account. All purchases are subject to credit approval. Terms and conditions subject to change at any time without notice. Some restrictions may apply.

²U.S. issued Visa credit cards and some debit cards are eligible for Visa Local Offers. If using a debit and credit card, select 'credit' when you pay. Not all debit purchases may be eligible. Visa Buxx, Visa Gift Cards, Visa Healthcare Cards, Visa Incentive Cards, and Visa TravelMoney are not eligible for Visa Local Offers. Not all transactions with an enrolled card can be monitored. Transactions that are not processed and monitored on the Visa network will not result in rewards. Visit <https://www.uber.com/c/visa-local-offers/> for more details.

³Referring Member Bonus: To qualify for the \$100 referring member bonus, the referring member must be an existing Xceed member in good standing and referral must have been submitted through the Xceed BankingWorthSharing.com microsite, or Banking Worth Sharing official form. Limit one referring member bonus per referred member. Terms and conditions subject to change at any time. The \$100 bonus will be credited on the last day of the month following 90 days of the referred member account being opened.

Referred Member Bonus: Existing members who open new accounts do not qualify for the \$100 bonus. New members must maintain the new account active with direct deposit and in good standing for 90 days. Cannot combine with any other offer. To obtain the \$100 bonus to your membership/primary savings account, the referred member must open their account between July 15 and December 31, 2018, and receive a direct deposit of \$500 or more to an Xceed account within the first 90 days of account opening. The \$100 bonus will be credited on the last day of the month following 90 days of the account being opened. The \$100 will be considered as dividends and will be reported on the IRS Form 1099-DIV. Rates, terms and conditions subject to change at any time. All new account applicants are verified through ChexSystems and must qualify for membership. Regular, Access and Minor Savings Account: APY or Annual Percentage Yield is 0.05% APY on balances over \$100 (or \$50 for Minor Savings Accounts). The APY is effective as of 6/2/18 and may change after the account is opened. \$5 minimum balance required to open the account. Fees incurred could reduce earnings on the account. Please refer to our Truth-in-Savings Disclosure and Services and Schedule of Fees at xfcu.org/disclosures for details on accounts, products, and services' terms and conditions, including, but not limited to charges, fees, and waivers.

