



our Credit Union



May - August 2019

ST. STANISLAUS - ST. CASIMIR'S POLISH PARISHES
CREDIT UNION LIMITED

Explore the benefits of Mastercard® Find the card that's right for you



Cash Back Mastercard®



Travel Rewards Gold Mastercard®



Centra Gold Mastercard®



FlexRate Mastercard®



Classic Mastercard®



Student Mastercard®



World Mastercard®



US Dollar Mastercard®

A contest for Mastercard® cardholders

YOU CAN WIN A PRICELESS
BANGKOK EXPERIENCE

From May 15 to August 15, 2019

Simply use your credit union's Mastercard consumer credit card to pay for everyday purchases between May 15 and August 15, 2019. Every eligible transaction of \$5.00 or more enters you to win a Priceless Bangkok Experience.*

This week-long Priceless Bangkok Experience includes:

- Business class travel and luxury accommodations for two
- Exciting tours of Thailand's shrines and street life
- Private Thai cooking class and traditional Thai massage
- Extraordinary dining experiences

Travel to take place in December 2019 on dates selected by Mastercard.

Plus, there are 5 monthly prizes of \$500 Mastercard Prepaid cards (15 total) to be won.*

*NO PURCHASE NECESSARY. Contest sponsor is Collabria Financial Services Inc. Contest starts on May 15, 2019 at 9:00:01 a.m. Eastern Time ("ET") and ends at 11:59:59 p.m. ET on August 15, 2019 (the "Contest Period"). Open to individuals who are legal residents of Canada excluding Quebec and who have reached the age of majority in their province/territory of residence at the time of entry. To enter, primary Collabria Mastercard consumer account holders will automatically receive one (1) entry for each purchase of \$5 CDN or more made on their consumer Collabria Mastercard credit card account during the Contest Period. Cash advances and balance transfers are not eligible purchases. For automatic entry, accounts must be in good standing and not become delinquent. Business cards are not eligible. Visit bangkokexperiencecontest.ca for full contest rules and regulations.



At every corner, amazement awaits

Everyday purchases using your credit union's Mastercard® credit card could win you a Priceless* Bangkok Experience.*



Toll Free 1.855.POLCU.CA • 1.855.765.2822 • WWW.POLCU.CA

Poznaj zalety kart kredytowych Mastercard®

Znajdź odpowiednią dla siebie kartę



Cash Back Mastercard®



Travel Rewards Gold Mastercard®



Centra Gold Mastercard®



FlexRate Mastercard®



Classic Mastercard®



Student Mastercard®



World Mastercard®



US Dollar Mastercard®

Konkurs dla posiadaczy kart Mastercard®

**MOŻESZ WYGRAĆ WSPANIAŁĄ
PODRÓŻ DO BANGKOKU**

Od 15 maja do 15 sierpnia 2019 r.



At every
corner,
amazement
awaits

Everyday purchases using
your credit union's Mastercard®
credit card could win you a
Priceless® Bangkok Experience.*



mastercard

Konkurs polega na używaniu personalnej karty kredytowej Mastercard naszej Credit Union (*jednej z powyżej pokazanych kart*) przy opłatach za codzienne zakupy w okresie między 15 maja a 15 sierpnia 2019 r. Każda kwalifikująca się transakcja w wysokości \$5 lub więcej automatycznie bierze udział w losowaniu nagród. **GŁÓWNA NAGRODA JEST PODRÓŻ DO BANGKOKU.***

Ten tygodniowy pobyt w Bangkoku obejmuje:

- Podróż klasą biznesową i luksusowe zakwaterowanie dla dwóch osób.
- Ekscytujące wycieczki po świątyniach Tajlandii i po ulicach Bangkoku.
- Prywatna lekcja gotowania tajskich potraw i tradycyjny tajski masaż.
- Niezwykłe doznania w poznawaniu smaków tajskiej kuchni.

Podróż odbędzie się w grudniu 2019 r. w terminie wybranym przez MasterCard.

Dodatkowe nagrody: co miesiąc losowanych jest 5 przedpłaconych kart Mastercard o wartości \$500 każda (łącznie 15 kart).*

***NIE MA KONIECZNOŚCI ZAKUPU.** Sponsorem konkursu jest Collabria Financial Services Inc. Konkurs rozpoczyna się 15 maja 2019 r. o godzinie 9:00:01 czasu wschodniego („ET”), a kończy o 11:59:59 p.m. ET 15 sierpnia 2019 r. („Okres konkursu”). Konkurs otwarty jest dla osób, które są legalnymi mieszkańcami Kanady i które osiągnęły wiek pełnoletności. Aby zakwalifikować się, główni posiadacze kart konsumentów Collabria Mastercard automatycznie otrzymują jedno (1) zgłoszenie za każdy zakup \$5 lub więcej, dokonane na rachunku ich karty kredytowej Collabria Mastercard w okresie trwania konkursu. Zaliczki gotówkowe i transfery nie są kwalifikowanymi zakupami. Biznesowe karty Mastercard nie kwalifikują się do udziału w tym konkursie. Aby zapoznać się z pełnym regulaminem konkursu odwiedź stronę internetową bangkokexperiencecontest.ca



PERSONAL Mastercard® Products



	Cash Back Mastercard®	Travel Rewards Gold Mastercard®	US Dollar Mastercard®	Centra Gold Mastercard®	FlexRate Mastercard®	Classic Mastercard®	Student Mastercard®	World Mastercard®
ANNUAL FEE	\$ 0	\$ 99	\$ 50 USD	\$ 50	\$ 40	\$ 30	\$ 0	\$ 120
ADDITIONAL CARD FEE	\$ 0	\$ 30	\$ 35 USD	\$ 10	\$ 0	\$ 0	\$ 0	\$ 50
ANNUAL INTEREST RATE PURCHASES	19.90% Fixed	19.90% Fixed	19.90% Fixed	9.90% Fixed	Prime Rate + 6.90% to 15.90% Variable	11.90% Fixed	11.90% Fixed	19.90% Fixed
ANNUAL INTEREST RATE CASH ADVANCES	19.90% Fixed	19.90% Fixed	19.90% Fixed	9.90% Fixed	Prime Rate + 6.90% to 15.90% Variable	11.90% Fixed	11.90% Fixed	19.90% Fixed
REWARDS	1 point for every \$1 spent; DOUBLE points for gas purchases	1 point for every \$1 spent; DOUBLE points for gas purchases	1 point for every \$1 USD spent	1 point for every \$1 spent	1 point for every \$1 spent			2 points for every \$1 spent
GLOBAL CUSTOMER SERVICE	<ul style="list-style-type: none"> Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service 	<ul style="list-style-type: none"> Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service 	<ul style="list-style-type: none"> Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service 	<ul style="list-style-type: none"> Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service 	<ul style="list-style-type: none"> Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service 	<ul style="list-style-type: none"> Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service 	<ul style="list-style-type: none"> Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service 	<ul style="list-style-type: none"> Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service
ZERO LIABILITY	Included	Included	Included	Included	Included	Included	Included	Included
PRICE PROTECTION								Included
PURCHASE PROTECTION AND EXTENDED WARRANTY	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)
MOBILE DEVICE INSURANCE	Included				Included	Included	Included	
AUTO RENTAL COLLISION / LOSS INSURANCE		Maximum 48 days	Maximum 48 days	Maximum 48 days				Maximum 48 days
EMERGENCY HEALTH CARE COVERAGE		Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days Age 76 and up: no coverage	Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days Age 76 and up: no coverage					Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days Age 76 and up: no coverage
TRIP CANCELLATION INSURANCE		Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000	Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000 CAD					Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000
TRIP INTERRUPTION INSURANCE		Unlimited	Unlimited					Unlimited
LOST OR DELAYED BAGGAGE COVERAGE		Theft or damage: \$1,000 Late delivery: \$500 Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days	Theft or damage: \$1,000 Late delivery: \$500 Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days					Theft or damage: \$1,000 Late delivery: \$500 Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days
COMMON CARRIER ACCIDENT PROTECTION		\$ 1,000,000	\$ 1,000,000 CAD	\$ 125,000				\$1,000,000
24/7 TRAVEL ASSISTANCE		Included	Included					Included
PROTECTION FOR GRANDCHILDREN TRAVELLING WITH YOU		Included						