



August 7, 2018

NOTICE

to Members of St. Stanislaus – St. Casimir's Polish Parishes Credit Union

Re. New MasterCard® credit card offering in relationship with Collabria Financial

We are pleased to announce a MasterCard® credit card offering through our new provider, Collabria Financial. This partnership will allow us to improve our member experience and offer thorough financial services. Our new card offering is providing options to our members that specifically meet their individual needs and provide great benefits and features. Through this program, we offer a full suite of personal and business cards.

FlexRewards, the National Credit Card Program's rewards program, will allow members to earn and redeem points on a variety of credit card products. The FlexRewards program provides our members with significant choice, flexibility and control by offering point redemption through travel, gift cards, merchandise or cash back.

For more information on our full offering or to apply online, please visit our Credit Union site: **www.polcu.com**, or **www.collabriacreditcards.ca/polcu**

Personal MasterCard® Products

1. Cash Back MasterCard®
2. Centra Gold MasterCard®
3. Classic MasterCard®
4. FlexRate Mastercard®
5. Student Mastercard®
6. Travel Rewards Gold Mastercard®
7. US Dollar Mastercard®
8. World MasterCard®

Business MasterCard® Products

1. No Fee Cash Back Business MasterCard®
2. Low Rate Business MasterCard®
3. Platinum Business MasterCard®

ZAWIADOMIENIE

do Członków Credit Union Św. Stanisława i Św. Kazimierza

Nowa oferta kart kredytowych MasterCard® we współpracy z firmą Collabria Financial









Z przyjemnością informujemy o wprowadzeniu nowej oferty kart kredytowych MasterCard® we współpracy z firmą Collabria Financial. Współpraca z tą firmą pozwala nam rozszerzyć i poprawić ofertę finansową adresowaną do Członków. Nowe karty kredytowe oferują szereg nowych opcji, które spełniają indywidualne potrzeby posiadaczy kart i zapewniają nowoczesną funkcjonalność. Nowa oferta składa się z zestawu ośmiu kart personalnych i trzech kart dla biznesów.

FlexRewards, to towarzyszący nowym kartom kredytowym program, który pozwala właścicielom kart zarabiać i wymieniać punkty na różne oferowane produkty. Program FlexRewards zapewnia szeroki wybór opcji, elastyczność i kontrolę poprzez oferowanie wymiany punktów na oferty biur podróży, kart podarunkowych, towarów lub zwrotu gotówki.

Aby złożyć wniosek o kartę kredytową lub uzyskać więcej informacji na temat pełnej oferty, prosimy o kontakt z oddziałami naszej Credit Union lub zapraszamy na stronę internetową: **www.polcu.com** lub **www.collabriacreditcards.ca/polcu**

St. Stanislaus – St. Casimir's Polish Parishes Credit Union Collabria®

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	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 ²	Included	Included	Included	Included	Included	Included	Included	Included
PRICE PROTECTION								Included
PURCHASE PROTECTION AND EXTENDED WARRANTY ³	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 ³	Included				Included	Included	Included	
AUTO RENTAL COLLISION/ LOSS INSURANCE ³		Maximum 48 days	Maximum 48 days	Maximum 48 days				Maximum 48 days
EMERGENCY HEALTH CARE COVERAGE ⁴		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
PROTECTION FOR GRAND-CHILDREN TRAVELLING WITH YOU ⁴		Included						
TRIP CANCELLATION INSURANCE ⁴		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 ⁴		Unlimited	Unlimited					Unlimited
LOST OR DELAYED BAGGAGE COVERAGE ⁴		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 ⁴		\$ 1,000,000	\$ 1,000,000 CAD	\$ 125,000				\$1,000,000
24/7 TRAVEL ASSISTANCE ⁵		Included	Included					Included

BUSINESS Mastercard® Products

	 St. Stanislaus Credit Union Collabria No Fee Cash Back Business Mastercard®	 St. Stanislaus Credit Union Collabria Low Rate Business Mastercard®	 St. Stanislaus Credit Union Collabria Platinum Business Mastercard®
ANNUAL FEE	\$ 0	\$ 25	\$ 99
ADDITIONAL CARD FEE	\$ 0	\$ 5	\$ 50
ANNUAL INTEREST RATE - PURCHASES	19.90% Fixed	12.90% Fixed	19.90% Fixed
ANNUAL INTEREST RATE - CASH ADVANCES	19.90% Fixed	12.90% Fixed	21.90% Fixed
REWARDS¹	1 point for every \$2 spent		2 points for every \$1 spent
GLOBAL CUSTOMER SERVICE	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service	Lost/stolen card reporting Emergency cash advance Emergency card replacement service
ZERO LIABILITY²	Included	Included	Included
PURCHASE PROTECTION AND EXTENDED WARRANTY³	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)
AUTO RENTAL COLLISION/LOSS INSURANCE³			Maximum 48 days
TRIP CANCELLATION INSURANCE⁴			Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000
TRIP INTERRUPTION INSURANCE⁴			Unlimited
LOST OR DELAYED BAGGAGE COVERAGE⁴			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 PROTECTION⁴			\$ 1,000,000 CAD
24/7 TRAVEL ASSISTANCE⁵			Included

¹REWARDS

Eligibility for rewards and/or account credit is subject to the terms and conditions of the FlexRewards program. For full terms and conditions, visit collabriacreditcards.ca/polcu.

²ZERO LIABILITY

Zero Liability applies to your purchases made with your credit card in the store, over the telephone, online or via a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. you have used reasonable care in protecting your card from loss or theft; and
2. you have reported to Cardholder Service at 1.855.341.4643 (Canada and U.S.) or 1.647.252.9564

(International Collect) when you knew that your credit card was lost or stolen. If you believe there has been unauthorized use on your account and you meet the conditions above, you are protected by Zero Liability. If you do not meet the conditions above, please reference your Cardholder Agreement for additional information regarding liability.

³INSURANCE

Insurance coverage is underwritten by American Bankers Insurance Company of Florida (ABIC). ABIC, its subsidiaries and affiliates carry on business in Canada under the name of Assurant Solutions®. Assurant Solutions is a registered trademark of Assurant, Inc. Details of insurance coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance. The Certificate of Insurance is available online at collabriacreditcards.ca/polcu. Insurance coverage is subject to change.

⁴INSURANCE

Insurance coverage is underwritten by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For details of the coverage, refer to the insurance contract or insurance certificate available online at collabriacreditcards.ca/polcu. Some conditions and restrictions apply. Insurance coverage is subject to change.

⁵24/7 TRAVEL ASSISTANCE

24/7 Travel Assistance is provided by Desjardins Financial Security Life Assurance Company.

This document is provided for information purposes only. For details of the coverage, refer to the insurance contract available online at collabriacreditcards.ca/polcu. Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change.

The products, features, benefits and rewards are valid as of July 1, 2017 unless otherwise noted and are subject to change.

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For more details contact your branch or visit: www.polcu.com

or: www.collabriacreditcards.ca/polcu