



our Credit Union



St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited

www.polcu.ca

September 1 - October 31, 2025



GET REWARDED THIS FALL!

Earn up to 40,000 Flex Rewards points
- that's up to \$400 in value!†

†Terms and Conditions apply. Offer ends Oct 31, 2025.

This Special Offer applies only to **NEW PERSONAL** primary credit card accounts opened during the Offer Period from September 1, 2025, to October 31, 2025, for the following cards:

- **World Mastercard, and**
- **Cash Back World Elite Mastercard.**

New cardholders will receive up to 40,000 Flex Rewards Welcome Points based on a tiered system.

- The first tier of 10,000 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 40 days of the "Account Open Date".
- The second tier of 30,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$5,000 in qualifying net purchases ("Qualifying Transaction Amount"), posted to their eligible credit card account within 100 days of the Account Open Date.
- If the cardholder's first transaction within 40 days of Account Open Date is greater than or equal to the Qualifying Transaction Amount of \$5,000, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of \$5,000.

Any Cash-like Transactions including Cash Advances, interest charges, fees, payments, credit or debit adjustments and any amount other than Purchases that may be charged to your Account with your Card, do not qualify for Reward Points or contribute to the Qualifying Transaction Amount.

For more details on the reward program associated to specific product accounts, please refer to the Rewards Program Rules at www.collabriacreditcards.ca/rewards for complete details.



EXCLUSIVE BENEFITS AND
LIMITLESS REWARDS ARE WAITING!†

Earn up to 50,000 Flex Rewards points
- that's up to \$500 in value!†

†Terms and Conditions apply. Offer ends Oct 31, 2025.

This Special Offer applies only to **NEW BUSINESS** primary credit card accounts opened during the Offer Period from September 1, 2025, to October 31, 2025, for the following card:

- **World Elite Business Mastercard.**

New cardholders will receive up to 50,000 Flex Rewards Welcome Points based on a tiered system.

- The first tier of 10,000 Flex Rewards Welcome Points will be applied to eligible accounts after the account is activated and the first purchase is made within 40 days of the "Account Open Date".
- The second tier of 40,000 Flex Rewards Welcome Points will be applied to eligible accounts in Good Standing after the new cardholder has attained \$25,000 in qualifying net purchases ("Qualifying Transaction Amount"), posted to their eligible credit card account within 100 days of the Account Open Date.
- If the cardholder's first transaction within 40 days of Account Open Date is greater than or equal to the Qualifying Transaction Amount of \$25,000, they will receive both tiers of Flex Rewards Welcome Points within two (2) statement cycles following fulfillment of the Qualifying Transaction Amount of \$25,000.

Any Cash-like Transactions including Cash Advances, and interest charges, fees, payments, credit or debit adjustments and any amount other than Purchases that may be charged to your Account with your Card, do not qualify for Reward Points or contribute to the Qualifying Transaction Amount.

For more details on the reward program associated to specific product accounts, please refer to the Rewards Program Rules at www.collabriacreditcards.ca/rewards for complete details.



For more information visit our Credit Union website:

WWW.POLCU.CA > **EXPLORE CREDIT CARDS** section > click: **OFFERS**

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

1 września - 31 października 2025 r.



ZDOBĄDŹ NAGRODY TEJ JESIENI !

Możesz zdobyć do 40 000 punktów Flex Rewards
– o wartości do \$400 !*

*Obowiązują warunki. Oferta ważna do 31 października 2025 r..

Powyższa oferta specjalna obowiązuje wyłącznie dla **NOWYCH** kont personalnych Mastercard otwartych w okresie obowiązywania oferty od 1 września 2025 r. do 31 października 2025 r., dla następujących kart:

- **World Mastercard,**
- **Cash Back World Elite Mastercard.**

Nowi posiadacze kart otrzymają do 40000 punktów powitalnych Flex Rewards w oparciu o system premiowy.

- Pierwszy poziom 10000 punktów Flex Rewards zostanie przyznany po aktywacji konta i dokonaniu pierwszego zakupu w ciągu 40 dni od „Daty otwarcia konta”.
- Drugi poziom 30000 punktów Flex Rewards zostanie przyznany kontom w dobrej kondycji po osiągnięciu przez nowego posiadacza karty kwoty \$5000 kwalifikujących się zakupów netto („Kwota kwalifikującej się transakcji”), zaksięgowanej na jego koncie karty kredytowej w ciągu 100 dni od daty otwarcia konta.
- Jeśli pierwsza transakcja posiadacza karty w ciągu 40 dni od daty otwarcia konta będzie większa lub równa Kwocie kwalifikującej \$5000, otrzyma on oba poziomy punktów powitalnych Flex Rewards, w ciągu dwóch (2) cykli rozliczeniowych po osiągnięciu Kwoty kwalifikującej.

Wszelkie transakcje gotówkowe, w tym zaliczki gotówkowe, odsetki, opłaty, płatności, korekty kredytu lub debetu oraz wszelkie kwoty inne niż kwoty zakupów, nie kwalifikują się do Kwalifikującej kwoty transakcji.

Aby uzyskać więcej informacji na temat oferty specjalnej, zapoznaj się z Regulaminem Programu Lojalnościowego dostępnym na stronie internetowej www.collabriacreditcards.ca/rewards



**EKSKLUZYWNE KORZYŚCI I NAGRODY
CZEKAJĄ NA CIEBIE !**

Możesz zdobyć do 50 000 punktów Flex Rewards
– o wartości do \$500 !*

*Obowiązują warunki. Oferta ważna do 31 października 2025 r.

Powyższa oferta specjalna obowiązuje wyłącznie dla **NOWYCH** kont biznesowych Mastercard otwartych w okresie obowiązywania oferty od 1 września 2025 r. do 31 października 2025 r., dla karty kredytowej:

- **World Elite Business Mastercard.**

Nowi posiadacze kart otrzymają do 50000 punktów powitalnych Flex Rewards w oparciu o system premiowy.

- Pierwszy poziom 10000 punktów Flex Rewards zostanie przyznany po aktywacji konta i dokonaniu pierwszego zakupu w ciągu 40 dni od „Daty otwarcia konta”.
- Drugi poziom 40000 punktów Flex Rewards zostanie przyznany kontom w dobrej kondycji po osiągnięciu przez nowego posiadacza karty kwoty \$25000 kwalifikujących się zakupów netto („Kwota kwalifikującej się transakcji”), zaksięgowanej na jego koncie karty kredytowej w ciągu 100 dni od daty otwarcia konta.
- Jeśli pierwsza transakcja posiadacza karty w ciągu 40 dni od daty otwarcia konta będzie większa lub równa Kwocie kwalifikującej \$25000, otrzyma on oba poziomy punktów powitalnych Flex Rewards, w ciągu dwóch (2) cykli rozliczeniowych po osiągnięciu Kwoty kwalifikującej.

Wszelkie transakcje gotówkowe, w tym zaliczki gotówkowe, odsetki, opłaty, płatności, korekty kredytu lub debetu oraz wszelkie kwoty inne niż kwoty zakupów, nie kwalifikują się do Kwalifikującej kwoty transakcji.

Aby uzyskać więcej informacji na temat oferty specjalnej, zapoznaj się z Regulaminem Programu Lojalnościowego dostępnym na stronie internetowej www.collabriacreditcards.ca/rewards



Więcej informacji znajdziesz na stronie internetowej Credit Union:

WWW.POLCU.CA > w sekcji: **EXPLORE CREDIT CARDS** > kliknij na: **OFFERS**

PERSONAL CREDIT CARDS

Cash Back World Elite® Mastercard

Maximum Cash Back Rewards and Insurance Benefits



Rewards Earn¹

- 4 points for every \$1 spent on Grocery and Sustainable Transit
- 2 points for every \$1 spent on Select Recurring Bills, Digital Streaming, and Dining
- 1 point for every \$1 spent on all other purchases

Rewards Redemption¹

- Cash Back Rewards²
- Flexible rewards points redemption options³

Additional Features

- Emergency Health Care and Baggage Coverage⁵ - 15 days, under 65 years
- 24/7 Travel Assistance⁶
- Auto Rental Collision/Loss Damage Insurance⁴
- Purchase Protection and Extended Warranty Insurance⁴
- Mobile Device Insurance⁴
- Mastercard Exclusive Benefits

Annual Fee

- \$120
- \$50 additional card

Interest Rate

- 20.99% purchases
- 22.99% cash advances

World Mastercard®

Rewards and Extensive Travel Coverage



Rewards Earn¹

- 3 points for every \$1 spent on Grocery
- 2 points for every \$1 spent on Dining & Entertainment
- 1 point for every \$1 spent on all other purchases

Rewards Redemption¹

- Flexible rewards points redemption options³

Additional Features

- Emergency Health Care and Baggage Coverage⁵ - 60 days, up to 75 years
- Trip Cancellation and Interruption Coverage³
- 24/7 Travel Assistance⁶
- Auto Rental Collision/Loss Damage Insurance⁴
- Purchase Protection and Extended Warranty Insurance⁴
- Mobile Device Insurance⁴
- Mastercard Exclusive Benefits

Annual Fee

- \$120
- \$50 additional card

Interest Rate

- 20.99% purchases
- 22.99% cash advances



St. Stanislaus - St. Casimir's
Polish Parishes Credit Union Limited

Personal Credit Cards

Flex Rewards

Discover ways to redeem the reward points you earn for top-selling merchandise, travel, cash rewards, and more.

Visit collabriacreditcards.ca/rewards

CardWise

Manage your credit card securely and conveniently with CardWise by setting up automatic payments, enrolling for eStatements, enabling alerts, and more.

Visit collabriacreditcards.ca/myaccount.



Scan the QR code to learn more.

¹ For more information about how to earn and redeem reward points, please visit collabriacreditcards.ca/rewards

² Deposited directly to your credit union chequing or savings account.

³ Flexible rewards points redemption options also available such as: statement credit, travel, merchandise, events, charity and gift cards

⁴ No US Dollar foreign transaction fees on US purchases. A US Dollar bank account is required to make payments.

⁵ Insurance provided by Desjardins Financial Security Life Assurance Company. Insurance coverage is subject to change.

⁶ Underwritten by American Bankers Insurance Company of Florida.

⁷ The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated.

⁸ Mastercard, World Elite and the circles design are registered trademarks of Mastercard International Incorporated.

Cash Back Mastercard®

No Annual Fee and Cash Back Rewards



Rewards Earn¹

- 1 point for every \$1 spent on Gas, Sustainable Transit, Select Recurring Bills and Digital Streaming
- 1 point for every \$2 spent on all other purchases

Rewards Redemption¹

- Cash Back Rewards²
- Flexible rewards points redemption options³

Additional Features

- Purchase Protection & Extended Warranty Insurance⁴
- Mobile Device Insurance⁴

Annual Fee

- \$0

Interest Rate

- 20.99% purchases
- 22.99% cash advances

Centra Gold Mastercard®

Low interest rate and Rewards



Rewards Earn¹

- 1 point for every \$1 spent on all purchases

Rewards Redemption¹

- Flexible rewards points redemption options³

Additional Features

- Purchase Protection & Extended Warranty Insurance⁴
- Mobile Device Insurance⁴

Annual Fee

- \$50
- \$10 additional card

Interest Rate

- 12.99% purchases
- 12.99% cash advances

Classic Mastercard®

Low interest Rate, No Annual Fee



Additional Features

- Purchase Protection & Extended Warranty Insurance⁴
- Mobile Device Insurance⁴

Annual Fee

- \$0

Interest Rate

- 13.99% purchases
- 13.99% cash advances

US Dollar Mastercard®

US Dollar Purchase Card with Rewards¹



Rewards Earn¹

- 1 point for every \$2 spent on all other purchases

Rewards Redemption¹

- Flexible rewards points redemption options³
(no statement credit available on this product)

Additional Features

- Purchase Protection & Extended Warranty Insurance⁴
- Auto Rental Collision/Loss Damage Insurance⁴

Annual Fee

- \$50 USD
- \$35 USD additional card

Interest Rate

- 19.99% purchases
- 22.99% cash advances

BUSINESS CREDIT CARDS



World Elite® Business Mastercard

Enhanced Rewards, Productivity
Boosting Tools and Added
Insurances

Rewards Earn¹

- 1.5 points for every \$1 spent on all purchases, with unlimited rewards earn

Rewards Redemption¹

- Flexible rewards points redemption options

Additional Features

- Waiver of Liability Program²
- Travel & expense management solution
- Confidential telephone-based legal assistance service
- 24/7 Travel Assistance⁶
- Trip Cancellation and Interruption coverage³
- Lost or Delayed Baggage coverage³
- Common Carrier Accident Insurance³
- Auto Rental Collision/Loss Damage Insurance⁴
- Purchase Protection & Extended Warranty Insurance⁴
- Mastercard Travel Pass
- Mastercard Easy Savings
- Mastercard Exclusive Benefits

Annual Fee

- \$130
- \$50 additional card

Interest Rate

- 20.99% purchases
- 22.99% cash advances



St. Stanislaus - St. Casimir's
Polish Parishes Credit Union Limited

Business Credit Cards

Flex Rewards

Discover ways to redeem the reward points you earn for top-selling merchandise, travel, cash rewards, and more.

Visit collabriacreditcards.ca/rewards

Digital Account Management

Manage your credit card securely and conveniently by using the digital account management platforms to set up automatic payments, enrol for eStatements, enable alerts, and more.

Visit collabriacreditcards.ca/mybusaccount.



Scan the QR code to learn more.

¹ For more information about how to earn and redeem reward points, please visit collabriacreditcards.ca/rewards

² This program is provided by Collabria Financial Services Inc. Assurant Services Canada Inc. (Assurant) is the administrator of the program.

³ Insurance provided by Desjardins Financial Security Life Assurance Company. Insurance coverage is subject to change.

⁴ Insurance coverage is underwritten by American Bankers Insurance Company of Florida.

⁵ The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated.

⁶ Mastercard, World Elite and the circles design are registered trademarks of Mastercard International Incorporated.



No Fee Cash Back Business Mastercard®

No Annual Fee and Cash Back Rewards

Rewards Earn¹

- 1 point for every \$2 spent on all purchases with unlimited rewards earn

Rewards Redemption¹

- Cash Back Rewards
- Flexible rewards points redemption options

Additional Features

- Purchase Protection & Extended Warranty Insurance⁴
- Mastercard Easy Savings

Annual Fee

- \$0

Interest Rate

- 19.99% purchases
- 22.99% cash advances



Low Rate Business Mastercard®

Low Interest Rate, with a Minimal Fee

Additional Features

- Purchase Protection & Extended Warranty Insurance⁴
- Mastercard Easy Savings

Annual Fee

- \$25
- \$5 additional card

Interest Rate

- 13.99% purchases
- 13.99% cash advances