



our Credit Union



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

www.polcu.ca

Year 2024

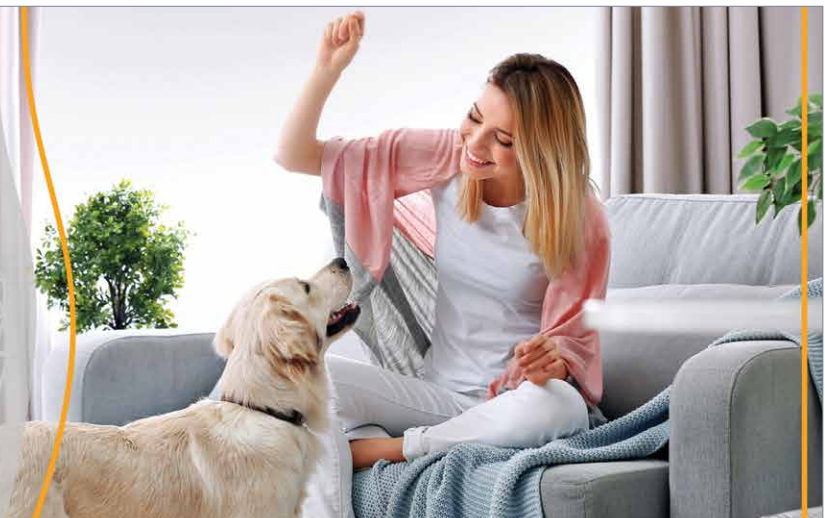


mastercard.

Simplify your finances with

0% interest on Balance Transfers for 9 months*

*One-time transfer fee of 2% applies.
See terms and conditions for full details.



0.0% Balance Transfer Offer

All new and existing Consumer and Business credit cards are eligible for this promotion except the US Dollar card.

This offer is available until December 31, 2024

Pay 0.0% interest for the first 9 months when you transfer your existing credit card balances for a one-time transfer fee of 2%.

Here's how you can benefit from our balance transfer offer:

- **Debt Consolidation:** If you have balances on multiple credit cards you can consolidate them onto one credit card, making it easier to manage your payments.
- **Pay off Balance Faster:** With a 0% interest rate, more of your payment goes to reducing the principal amount, helping you pay off your outstanding balance much faster.
- **Save on Interest:** Take advantage of the 0% balance transfer rate on your credit union credit card, allowing you to reduce the overall amount that you pay in interest.

Your financial well-being is our priority. Here's how you can take advantage of the offer:

1. **Apply for a credit card** by doing one of the following:

- Online Application at: www.polcu.ca - Explore Credit Cards section
- Visit your Credit Union branch to start your application
- Call Cardholder Services at 1.855.341.4643

2. **Activate your card and transfer your balance**

You can do both steps:

- in-branch,
- by calling Cardholder Services 1.855.341.4643, or
- through CardWise Mobile on your mobile device or CardWise Online on your computer.

All **new and existing** consumer and business cards are eligible for this promotion except the U.S. Dollar card. The US Dollar card is NOT eligible for this offer.

A minimum transfer amount of **\$500** is required. Multiple balance transfers are allowed within the promotional period if the transfer amount and fee does not exceed the cardholder's credit limit. Up to four balance transfers can be completed within a 30-day period.

The maximum balance transfer that can be initiated through self-service channels is **\$7,500**. Balance transfers of amounts greater than \$7,500 can be facilitated by visiting your Credit Union branch, or by contacting Cardholder Services at Tel. 1.855.341.4643.

Each balance transfer is subject to a one-time, **upfront fee of 2% of the balance amount**, which will be charged to your account on the date that the balance transfer is booked. For example, if an amount of \$1,000 is transferred to your account, you will be charged a fee of \$20.

At the expiration of the offer, any remaining balance(s) that was subject to the promotional interest rate under this offer will be subject to the **regular cash advance interest rate** of your credit card.



For more information visit our website:
www.polcu.ca > Explore Credit Cards > Offers
> 2024 0% Balance Transfer Offer

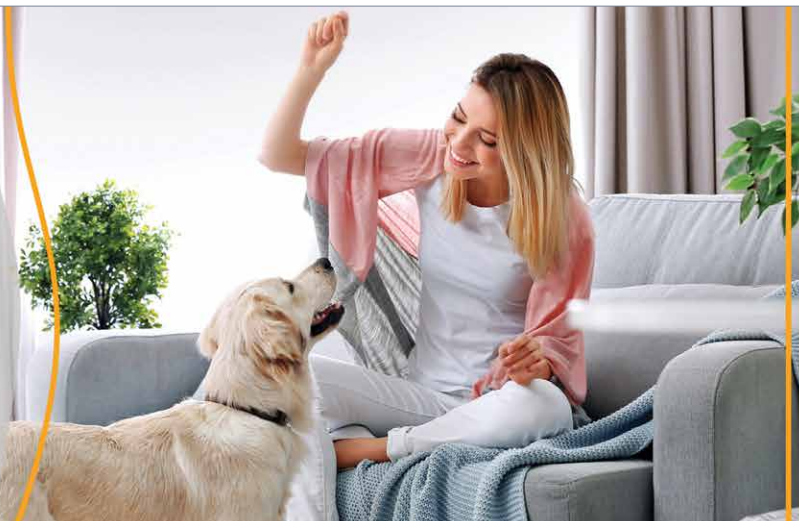


mastercard.

Zaoszczędź na transferach salda
z oprocentowaniem

0%
przez 9 miesięcy*

*Obowiązuje jednorazowa opłata
za przelew w wysokości 2%.



0.0% na transfer salda

Specjalna oferta promocyjna obejmuje wszystkie karty kredytowe Mastercard naszej Credit Union, za wyjątkiem karty w dolarach amerykańskich.

Oferta ważna jest do 31 grudnia 2024 r.

Oferta specjalna 0.0% przez pierwsze 9 miesięcy na transfery salda z innej karty kredytowej. Za przelew naliczana jest jednorazowa opłata w wysokości 2%.

Jakie są korzyści tej oferty:

- **Konsolidacja zadłużenia:** Jeśli masz salda na wielu kartach kredytowych, możesz skonsolidować je na jednej karcie kredytowej, co ułatwi zarządzanie płatnościami.
- **Szybciej spłacisz zadłużenie:** Przy stopie procentowej 0% większa część płatności przeznaczona będzie na zmniejszenie głównej kwoty zadłużenia, co pomoże znacznie szybciej spłacić zaległe saldo.
- **Oszczędzisz na odsetkach:** Korzystając z oferty 0% na transfery salda zmniejszysz kwotę płaconych odsetek.

Jak można skorzystać z oferty:

1. Złóż wniosek o kartę kredytową

- Złóż wniosek w oddziale Credit Union (*skontaktuj się w tej sprawie z kierownikiem oddziału*)
- Skorzystaj z aplikacji internetowej pod adresem www.polcu.ca – w sekcji: **Explore Credit Cards** (*usługa w jęz. angielskim*)
- Zadzwoń do działu obsługi klienta - **Cardholder Services** **Tel. 1.855.341.4643** (*usługa w jęz. angielskim*)

2. Aktywuj kartę i przenieś saldo

Aktywację karty i przeniesienie salda można wykonać:

- w oddziale Credit Union, lub
- dzwoniąc do Działu Obsługi Klienta Tel. 1.855.341.4643, lub
- samodzielnie poprzez aplikację CardWise Mobile na urządzeniu mobilnym lub CardWise Online na swoim komputerze.

Wszystkie nowe i już posiadane karty kredytowe, konsumenckie i biznesowe, kwalifikują się do tej promocji, za wyjątkiem karty w dolarach amerykańskich. Karta w dolarach amerykańskich NIE kwalifikuje się do tej oferty.

Kwota transferu musi wynosić co najmniej **\$500**. W okresie promocyjnym dozwolone są wielokrotne transfery salda, jeśli kwota przelewu i opłata nie przekroczy limitu kredytowego karty. Jednakże, w okresie 30 dni można wykonać maksymalnie 4 transfery.

Maksymalna kwota samodzielnie wykonanego transferu wynosi **\$7,500**. Transfer kwot wyższych niż \$7,500 można wykonać odwiedzając oddział Credit Union lub kontaktując się z Działem Obsługi Klienta Tel. 1.855.341.4643.

Każda transakcja transferu salda podlega jednorazowej opłacie administracyjnej w wysokości **2% kwoty salda**. Opłata ta zostanie pobrana z konta w dniu zaksięgowania transferu salda. Na przykład, jeśli na swoje konto Mastercard przelejesz kwotę \$1,000, to opłata wyniesie \$20.

Po wygaśnięciu terminu oferty specjalnej 0%, czyli po 9 miesiącach, wszelkie pozostałe salda przejdą do kategorii **oprocentowania długu gotówkowego**. Prosimy więc zapoznać się z kontraktem posiadanej karty Mastercard i obowiązującymi wysokościami naliczanego oprocentowania.









Więcej informacji na stronie internetowej:
www.polcu.ca > Explore Credit Cards > Offers
> 2024 0% Balance Transfer Offer

Consumer Card Products

Effective July 5, 2023



REWARD CARDS			LOW RATE CARDS		SPECIALTY CARD
 Cash Back Earn Rewards, No Annual Fee	 World Mastercard® Earn Enhanced Rewards, Premium Travel Services and Features	 Cash Back World Elite® Maximum Rewards, Travel Insurances, Services and Features	 Centra Gold Earn Rewards and Low Interest Rates	 Classic Low Interest Rate, No Annual Fee	 US Dollar Purchase in US Dollars and Earn Rewards



Rewards	<ul style="list-style-type: none"> • 2 points for every \$1 spent on Gas (\$5K cap) • 1 point for every \$1 spent on Entertainment (\$5K cap) • 0.5 points for every \$1 spent on all other purchases 	<ul style="list-style-type: none"> • 3 points for every \$1 spent on Grocery (\$20K cap) • 2 points for every \$1 spent on Dining & Entertainment (\$15K cap) • 1 point for every \$1 spent on all other purchases 	<ul style="list-style-type: none"> • 4 points for every \$1 spent on Grocery and Sustainable Transit (\$20K cap) • 2 points for every \$1 spent on Select Recurring Bills, Digital Streaming, and Dining (\$20K cap) • 1 point for every \$1 spent on all other purchases 	1 point for every \$1 spent on all purchases [†]	N/A	0.5 points for every \$1 spent on all purchases
Annual Fees	\$0	\$120 \$50 additional card	\$120 \$50 additional card	\$50 \$10 additional card	\$0	\$50 (USD) \$35 (USD) additional card
Annual Interest Rate	20.99% purchases 22.99% cash advances	20.99% purchases 22.99% cash advances	20.99% purchases 22.99% cash advances	11.99% purchases 11.99% cash advances	12.99% purchases 12.99% cash advances	19.99% purchases 22.99% cash advances
Purchase Protection & Extended Warranty Insurance*	✓	✓	✓	✓	✓	✓
Mobile Device Insurance**	✓	✓	✓	✓	✓	N/A
<ul style="list-style-type: none"> • Emergency Health Care** • Travel Assistance** • Baggage Coverage** 	N/A	<ul style="list-style-type: none"> Up to 60 days (up to 75 years old) for Emergency Health Care Coverage 	<ul style="list-style-type: none"> Up to 15 days (under 65 years old) for Emergency Health Care Coverage and Baggage Coverage 	N/A	N/A	N/A
Trip Cancellation Coverage**	N/A	✓	N/A	N/A	N/A	N/A
Auto Rental Collision/ Loss Damage Insurance*	N/A	✓	✓	N/A	N/A	✓
Exclusive Benefits		✓	✓			

* Underwritten by American Bankers Insurance Company of Florida.
 ** Insurance provided by Desjardins Financial Security Life Assurance Company.
 † The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated.
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Business Products

Effective July 5, 2023



REWARD CARDS		LOW RATE CARDS
 No Fee Cash Back Earn Cash Back, No Annual Fee	 Platinum Business Earn Enhanced Rewards, Premium Travel Services and Features	 Low Rate Low Interest Rate. Enhance Business Cash Flow and Purchasing Power

Rewards	0.5 points for every \$1 spent on all purchases [†]	1.5 points for every \$1 spent on all purchases [†]	N/A
Annual Fees	\$0	\$99 \$50 additional card	\$25 \$5 additional card
Annual Interest Rate	19.99% purchases 22.99% cash advances	20.99% purchases 22.99% cash advances	12.99% purchases 12.99% cash advances
Purchase Protection & Extended Warranty Insurance**	✓	✓	✓
<ul style="list-style-type: none"> Auto Rental Collision/ Loss Damage Insurance** Trip Cancellation Coverage Travel Assistance Baggage Coverage Common Carrier Insurance 	N/A	✓	N/A

** Underwritten by American Bankers Insurance Company of Florida.
 ** Insurance provided by Desjardins Financial Security Life Assurance Company.
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