



# our Credit Union



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

www.polcu.ca

January 1 - June 30, 2025



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% Balance Transfer Offer

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

This offer is available from January 1 to June 30, 2025

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%.

A balance transfer can offer several benefits:

- **Low Interest Rates:** Take advantage of the 0% balance transfer rate on your credit union credit card, allowing you to save money on interest payments.
- **Debt Consolidation:** If you have multiple credit card debts, you can consolidate them into one, making it easier to manage your payments.
- **Savings on Interest:** By transferring a high-interest balance to a credit union card with a 0% interest rate during the promotional period, you can reduce the overall amount that you pay in interest.
- **Pay off Debt Faster:** With a 0% interest rate, more of your payment goes to reducing the principal amount, helping you pay off your outstanding debt much faster.

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](http://www.polcu.ca) - Explore Credit Cards section. Click the 'All Cards' tab located at the top of your page. Select 'Personal Cards' or 'Business Cards'. Choose the eligible card of your choice. Click 'Apply now'.
- Call Cardholder Services at 1.855.341.4643;
- Visit your Credit Union branch to start your application.

2. Activate your card and transfer your balance.

You can do both steps through **CardWise Mobile** on your mobile device or **CardWise Online** on your computer, in-branch or by calling Cardholder Services Tel. 1.855.341.4643.

All Consumer and Business cards are eligible for this promotion except the US Dollar card. The US Dollar Mastercard 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.

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 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](http://www.polcu.ca) > 'Explore Credit Cards' section > Click 'Offers' > '2025 0% Balance Transfer'



Zaoszczędź na transferach salda  
z oprocentowaniem

**0%**  
przez 9 miesięcy\*

\*Obowiązuje jednorazowa opłata  
za przelew w wysokości 2%.



## 0% na transfer salda

Oferta specjalna obejmuje wszystkie karty kredytowe Mastercard naszej Credit Union  
za wyjątkiem karty w dolarach amerykańskich.

Oferta ważna jest od 1 stycznia do 30 czerwca 2025 r.

Oferta specjalna 0.0% przez pierwsze 9 miesięcy na transfery salda z kart kredytowych innych instytucji. Za każdy przelew naliczana jest jednorazowa opłata w wysokości 2%.

Jakie są korzyści tej oferty:

- **Niska stopa procentowa:** Skorzystaj z oprocentowania 0% na przelew salda z kart kredytowych innych instytucji finansowych do Mastercard naszej Credit Union. Pozwoli ci to zaoszczędzić pieniądze na odsetkach.
- **Konsolidacja zadłużenia:** Jeżeli masz długi na wielu kartach kredytowych to możesz je skonsolidować na jednym rachunku, co ułatwi zarządzanie płatnościami.
- **Oszczędności na odsetkach:** Przenosząc saldo o wysokim oprocentowaniu na kartę Mastercard naszej Credit Union ze stopą procentową 0% na 9 miesięcy, możesz tym samym zmniejszyć całkowitą kwotę, którą zapłacisz w odsetkach.
- **Szybsza spłata zadłużenia:** Przy stopie procentowej 0% większa część spłat przeznaczona będzie na zmniejszenie głównej kwoty zadłużenia, co pomoże znacznie szybciej spłacić zaległe saldo.

Jak można skorzystać z oferty:

### 1. Złóż wniosek o kartę kredytową

- Skorzystaj z aplikacji internetowej pod adresem [www.polcu.ca](http://www.polcu.ca) – kliknij na znak sekcji: **Explore Credit Cards**. Następnie kliknij zakładkę 'All Cards' znajdującą się na górze strony. Wybierz opcję: 'Personal Cards' lub 'Business Cards'. Wybierz kwalifikującą się kartę i następnie kliknij 'Apply now'.
- Skontaktuj się ze swoim oddziałem Credit Union.
- Zadzwoń do działu obsługi klienta - Cardholder Services  
Tel. 1.855.341.4643 (usługa w języku angielskim)

### 2. Aktywuj nową kartę i przenieś saldo

Aktywację karty i przeniesienie salda można wykonać:

- samodzielnie poprzez aplikację **CardWise Mobile** na telefonie mobilnym lub **CardWise Online** na swoim komputerze;
- dzwoniąc do działu obsługi Cardholder Services: Tel. 1.855.341.4643;
- lub kontaktując się ze swoim oddziałem Credit Union.

Wszystkie karty Mastercard naszej Credit Union - 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 kontaktując się z działem obsługi klienta Cardholder Services: 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](http://www.polcu.ca) > w sekcji 'Explore Credit Cards'  
> kliknij na link 'Offers' i następnie na link  
'2025 0% Balance Transfer'

# PERSONAL CREDIT CARDS

## Cash Back World Elite® Mastercard

Maximum Cash Back Rewards and Insurance Benefits



### Rewards Earn<sup>1</sup>

- 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 Redemption<sup>2</sup>

- Cash Back Rewards<sup>2</sup>
- Flexible rewards points redemption options<sup>3</sup>

### Additional Features

- Emergency Health Care and Baggage Coverage<sup>5</sup> - 15 days, under 65 years
- 24/7 Travel Assistance<sup>6</sup>
- Auto Rental Collision/Loss Damage Insurance<sup>4</sup>
- Purchase Protection and Extended Warranty Insurance<sup>4</sup>
- Mobile Device Insurance<sup>4</sup>
- 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 Earn<sup>1</sup>

- 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 Redemption<sup>2</sup>

- Flexible rewards points redemption options<sup>3</sup>

### Additional Features

- Emergency Health Care and Baggage Coverage<sup>5</sup> - 60 days, up to 75 years
- Trip Cancellation and Interruption Coverage<sup>5</sup>
- 24/7 Travel Assistance<sup>6</sup>
- Auto Rental Collision/Loss Damage Insurance<sup>4</sup>
- Purchase Protection and Extended Warranty Insurance<sup>4</sup>
- Mobile Device Insurance<sup>4</sup>
- 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](http://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](http://collabriacreditcards.ca/myaccount).



Scan the QR code to learn more.

<sup>1</sup> For more information about how to earn and redeem reward points, please visit [collabriacreditcards.ca/rewards](http://collabriacreditcards.ca/rewards)

<sup>2</sup> Deposited directly to your credit union chequing or savings account.

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

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

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

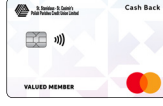
<sup>6</sup> Underwritten by American Bankers Insurance Company of Florida.

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

<sup>8</sup> 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 Earn<sup>1</sup>

- 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 Redemption<sup>2</sup>

- Cash Back Rewards<sup>2</sup>
- Flexible rewards points redemption options<sup>3</sup>

### Additional Features

- Purchase Protection & Extended Warranty Insurance<sup>4</sup>
- Mobile Device Insurance<sup>4</sup>

### Annual Fee

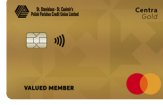
- \$0

### Interest Rate

- 20.99% purchases
- 22.99% cash advances

## Centra Gold Mastercard®

Low interest rate and Rewards



### Rewards Earn<sup>1</sup>

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

### Rewards Redemption<sup>2</sup>

- Flexible rewards points redemption options<sup>3</sup>

### Additional Features

- Purchase Protection & Extended Warranty Insurance<sup>4</sup>
- Mobile Device Insurance<sup>4</sup>

### 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 Insurance<sup>4</sup>
- Mobile Device Insurance<sup>4</sup>

### Annual Fee

- \$0

### Interest Rate

- 13.99% purchases
- 13.99% cash advances

## US Dollar Mastercard®

US Dollar Purchase Card with Rewards<sup>1</sup>



### Rewards Earn<sup>1</sup>

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

### Rewards Redemption<sup>2</sup>

- Flexible rewards points redemption options<sup>3</sup> (no statement credit available on this product)

### Additional Features

- Purchase Protection & Extended Warranty Insurance<sup>4</sup>
- Auto Rental Collision/Loss Damage Insurance<sup>4</sup>

### 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 Earn<sup>1</sup>

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

### Rewards Redemption<sup>2</sup>

- Flexible rewards points redemption options

### Additional Features

- Waiver of Liability Program<sup>2</sup>
- Travel & expense management solution
- Confidential telephone-based legal assistance service
- 24/7 Travel Assistance<sup>3</sup>
- Trip Cancellation and Interruption coverage<sup>3</sup>
- Lost or Delayed Baggage coverage<sup>3</sup>
- Common Carrier Accident Insurance<sup>3</sup>
- Auto Rental Collision/Loss Damage Insurance<sup>4</sup>
- Purchase Protection & Extended Warranty Insurance<sup>4</sup>
- 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  
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## 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](http://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](http://collabriacreditcards.ca/mybusaccount).



Scan the QR code to learn more.

<sup>1</sup> For more information about how to earn and redeem reward points, please visit [collabriacreditcards.ca/rewards](http://collabriacreditcards.ca/rewards)

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

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

<sup>4</sup> Insurance coverage is underwritten by American Bankers Insurance Company of Florida.

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

<sup>6</sup> 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 Earn<sup>1</sup>

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

### Rewards Redemption<sup>2</sup>

- Cash Back Rewards
- Flexible rewards points redemption options

### Additional Features

- Purchase Protection & Extended Warranty Insurance<sup>4</sup>
- 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 Insurance<sup>4</sup>
- Mastercard Easy Savings

### Annual Fee

- \$25
- \$5 additional card

### Interest Rate

- 13.99% purchases
- 13.99% cash advances