



our Credit Union



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

www.polcu.ca

May 15 - July 15, 2023

Having a credit card is a great way to build your credit score and gain the skills you need to manage money effectively. That's why we're inviting you to apply for a Mastercard credit card! You'll even receive a **\$75 statement credit** once you're approved¹ and start using your card.

Our credit cards offer features and benefits such as an everyday low interest rate or rewards points² with every purchase.

No matter which card you choose, you can count on:

- Purchase protection³
- Double the manufacturer warranty (up to one year)³
- Mobile device insurance³
- Apple Pay, Google Pay™ and Samsung Pay®

Visit www.polcu.ca to find a card that fits you best. Choose from cards that offer:

- No annual fee⁴
- Cash rewards⁵
- A low interest rate
- Reward points for travel or merchandise²
- Travel insurance & benefits⁶



Scan the QR code to get started!

Or visit www.polcu.ca to submit your completed application. Once approved, we'll send you your card and you'll receive a \$75 statement credit¹.

Still have questions? **Visit us in branch** to get started on the right track! After all, we're here to help valued members like you.

Continue on next page



mastercard.

Collabria



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

Choose the credit card that's right for you



Apply for a Credit Card and Receive a \$75 Credit

Qualifying cardholders will need to be between
the ages of 18 - 24
during the promotional period



Offer available from May 15, 2023, to July 15, 2023

Offer applies to selected new approved, funded and activated consumer credit card accounts as follows: **Cash Back, Classic, Centra Gold, World Mastercard®.**

The following credit cards are NOT eligible for this offer: USD Dollar, Platinum Business Mastercard®, Low Rate Business and No Fee Cash Back Business.

Terms and Conditions

¹ Eligible accounts approved between May 15 and June 15, 2023 (Promotional Period) and activated between May 15 and August 12, 2023 are eligible for this offer. Application is subject to approval by Collabria Financial Services, Inc.

Once the new eligible credit card has been approved, funded, and activated, a one-time \$75 statement credit will be credited to the account within the next two following statement cycles after August 12, 2023.

To be eligible for this offer, applicants must:

- Have reached the age of majority in their province/territory of residence and be younger than 24 years old during the Promotional Period.
- Be 'new' applicants for the above-mentioned cards who have not before held one of these cards either in their name, or jointly with another individual or entity.
- Be members of participating credit unions and financial institutions.

Employees of participating credit unions are eligible for this offer.

² Reward points are earned on net purchases only. 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 or Convenience Cheques, do not qualify for

Points. For more information visit collabriacreditcards.ca/rewards

³ 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®. ®Assurant 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/insurance.aspx. Insurance coverage is subject to change.

⁴ Only the Classic Card and Cash Back card offer no annual fee.

⁵ The cash rewards come in the form of a statement credit.

⁶ World Mastercard® is the only cards with a travel insurance program. Insurance coverage is underwritten by Desjardins Financial Security Life Assurance Company. Details of insurance coverage, including number of days of coverage, definitions, benefits, limitations and exclusions are in the Travel Insurance Contract. Please visit collabriacreditcards.ca/insurance.aspx for complete details. Insurance coverage is subject to change.

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

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For information about Collabria's full range of consumer and business credit cards and further details regarding applicable credit card charges, fees, pricing, and benefits of Collabria credit card product suite, please visit <https://www.collabriacreditcards.ca> or call Cardholder Services at 1.855.341.4643. You can also access cardholder agreements at <https://www.collabriacreditcards.ca/cardholder-agreement> to see the agreement that applies to the card of your choice.

Collabria Financial Services Inc. ("Collabria") is an independent entity from your credit union with no ownership interest in the other. If you choose to obtain Collabria credit card services through a referral from your credit union, it will receive compensation from Collabria.



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

Collabria

A new CONSUMER credit card design that is sure to impress!

With an updated design, each card is made of 70% recycled plastic reclaimed from coastal waters and is the equivalent of one water bottle. Make a small step towards preventing plastics from being swept into our oceans with each swipe or tap.



Meet your new BUSINESS credit card design!

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited (www.polcu.ca) • Toll Free: 1-855-765-2822

TORONTO	220 Roncesvalles Ave	T. 416. 537.2181	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
TORONTO	3055 Lake Shore Blvd West	416. 503.9463	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
MISSISSAUGA	3615 Dixie Rd (Wislá Plaza)	905. 629.0365	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
MISSISSAUGA	3145 Dundas St West, Unit 5	905. 828.7333	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
MILTON	377 Main St East	905. 272.1260	Monday - Friday 10:00 AM - 5:00 PM • Saturday - Closed
CHESLEY	77 - 1st Avenue South	(519) 363.7351	Monday - Friday 9:00 AM - 4:00 PM • Saturday - Closed



our Credit Union



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

www.polcu.ca

Year 2023



Save more

3.9%

on balance transfers and zero transfer fees

Offer Valid Until December 31, 2023



Want to feel good about reducing your credit card balance?

You can pay down your balance quicker when you transfer your balance to a 3.9% interest rate for six months with no-fee!

Offer valid on all consumer and business credit card accounts except the US Dollar card.

Worry-free with no-fee 3.9% balance transfers for 6 months. This offer is available from January 1, 2023 and expires on December 31, 2023.

Take advantage of the opportunity to pay down your balance faster when you transfer balances to your credit card at a special 3.9% interest rate for 6 months and with no transfer fee!

By taking advantage of this special rate, you'll get to:

- Consolidate your balances and pay only one interest rate on balances
- Save on annual fees from multiple cards
- Enjoy this 3.9% balance transfer rate on as many balance transfers as your credit card limit allows for six months from the date of transfer
- To receive the promotional 3.9% annual interest rate for balance transfers, a minimum transfer amount of \$500 is required. You can transfer as many balances as your credit card limit allows during the promotional period, as long as each transfer is \$500 or more. The maximum balance transfer amount is \$7,500.

Offer Eligibility:

To qualify for this offer cardholders must carry an eligible card at the time of balance transfer and their account needs to be in good standing.

- This offer applies to both new and existing cardholders.
- Eligible cards must be approved and funded for balance transfers.

- Balance transfers cannot be made from another existing Collabria Consumer or Business card.

The 6-month promotional rate period applies separately to every balance transfer transaction performed within this campaign timing. In other words, the 6-month promotional rate period begins on the date of every balance transfer transaction performed.

No promo code is required. The special rate will apply automatically once qualified.

Cardholders will not be charged additional fees for transferring their balances.

Here's how you can take advantage of this offer:

- Log on to MyCardInfo.com
- Select 'Account Services', then 'Balance Transfer'
- Follow the prompts to initiate your balance transfer

* More information: https://www.collabriacreditcards.ca/affiliate_st-stanislaus-st-casimirs-polish-parishes-credit-union/offers/transfer2023.aspx

Collabria Cardholder Services Tel. 1.855.341.4643

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



OFERTA SPECJALNA dla kart kredytowych Mastercard

3.9%
na transfery salda
zero opłat za transakcje



Mastercard - rata 3.9% na okres 6 miesięcy

Oferta ważna do 31 grudnia 2023 r.

Oferta dotyczy transferów salda pomiędzy kartami kredytowymi. Promocyjna stopa oprocentowania 3.9% na okres 6 miesięcy dostępna jest od 1 stycznia do 31 grudnia 2023 roku dla posiadaczy kart kredytowych Mastercard (Collabria) personalnych i biznesowych, z wyłączeniem karty w dolarach amerykańskich.

Oferta dotyczy zarówno nowych, jak i obecnych posiadaczy kart kredytowych.

Aby zakwalifikować się do tej oferty należy posiadać kwalifikującą się kartę kredytową i konto tej karty musi być w porządku (in good standing). Nie można wykonywać transferów pomiędzy dwoma kartami wydanymi przez agencję Collabria. Aby zidentyfikować kartę kredytową, sprawdź znak firmowy na odwrocie karty w lewym dolnym rogu.

- Transakcję transferu funduszy można wykonać przez bankowość internetową ze strony **www.polcu.ca** - kliknij w opcję **Mastercard Login** > zaloguj się do **MyCardInfo** > wybierz: **Account Services** następnie **Balance Transfer** > dalej postępuj zgodnie z instrukcjami.
- Transfery można także wykonać kontaktując się z serwisem agencji Collabria Cardholder Services Tel. 1.855.341.4643.

Przed wykonaniem transferu przygotuj potrzebne informacje, takie jak: nazwa docelowego rachunku/odbiorcy płatności oraz numery jednoznacznych kart kredytowych, z których chcesz przenieść saldo.

Aby otrzymać promocyjną ratę 3.9%, wymagana jest minimalna kwota transferu \$500. Transfery mogą być wykonane wielokrotnie w czasie okresu promocyjnego, ale każdy w kwocie \$500 lub wyższej. Maksymalna kwota transferu wynosi \$7,500.

Okres 6-miesięczny dla raty 3.9% liczony jest automatycznie od daty wykonania każdego transferu. Po wygaśnięciu oferty promocyjnej obowiązywać będzie standardowa stopa procentowa (Purchase Rate).

Do chwili otrzymania potwierdzenia o zrealizowaniu transferu, wykonuj bez zmian wszystkie wymagane spłaty na kartach kredytowych.

**Niniejszy biuletyn zawiera ogólne informacje. Więcej informacji na temat oferty promocyjnej uzyskać można na stronie internetowej: https://www.collabriacreditcards.ca/affiliate_st-stanislaus-st-casimirs-polish-parishes-credit-union/offers/transfer2023.aspx*

Collabria Cardholder Services Tel. 1.855.341.4643

Oferta z ratą 3.9% może zostać wycofana lub zakończona w dowolnym momencie bez wcześniejszego powiadomienia.

Collabria Financial Services Inc. („Collabria”) jest niezależnym podmiotem od naszej Credit Union.

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December 2022

Changes to TRAVEL REWARDS GOLD credit card, effective January 1, 2023

Please be advised that as of January 1, 2023, the sale of the TRAVEL REWARDS GOLD credit card will be **DISCONTINUED**. This decision has been made to strengthen our commitment to ensuring that members get the right cards to the right wallets, by simplifying the current product suite and reducing overlaps in product offerings.

EXISTING CARDHOLDERS:

Existing Travel Rewards Gold cardholders are unaffected.

- Full service will be maintained to all current Travel Gold Rewards cards
- Expired, lost/stolen cards will continue to be reissued
- Existing rewards & product terms maintained with no changes

If a cardholder wishes to make a product change, a request may be made through **Collabria Cardholder Services at 1.855.341.4643**




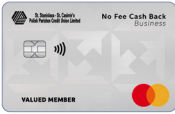
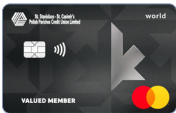
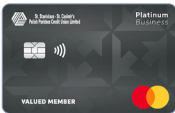
Receive up to
15,000
Welcome Points
when you sign up
for a new credit card!*

Offer valid January 1 to December 31, 2023



Mastercard - 2023 Welcome Points Offer - Terms and Conditions

The Welcome Points Offer is available from January 1 to December 31, 2023, and applies only to eligible new, approved, funded, and activated Consumer and Business credit card accounts upon first qualified purchase based on the rewards structure as follows:

ELIGIBLE CARDS		Welcome Points*	Cash Equivalent*
 Consumer - Centra Gold Mastercard	 No Fee Cash Back Business Mastercard	5,000 Points	\$ 50
 Consumer - World Mastercard	 Platinum Business Mastercard	15,000 Points	\$ 150

*The base value of one reward point is equal to one cent (a penny per point). The cash equivalent shown for illustration purposes only is based upon the redemption of these points as a statement credit. The valuation is for cash equivalent only; the value of redeeming for merchandise, and travel may vary.

Eligible purchases include purchases of any amount, but do not include 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 or Convenience Cheques. The Welcome Points will be posted within one statement cycle after the first eligible purchase is posted to the eligible Account, provided the Account is open and in good standing. Only one offer is awarded per Account.

Applications completed before January 1, 2023, but approved, activated, and upon first purchase after this date are eligible for this offer; applications completed before December 31, 2023, but approved, activated, and upon 1st purchase after this date are not eligible for this offer. Offer may be changed, canceled, or extended at any time without notice.

Exclusions: The Cash Back card, Classic card, US Dollar card, and Low Rate Business card are not eligible for this offer.

Continued on page 2

Z nową kartą kredytową możesz otrzymać do **15,000** punktów powitalnych

Oferta ważna od 1 stycznia do 31 grudnia 2023 r.

Continued from page 1

Existing cardholders switching or upgrading their existing accounts to one of the above-mentioned accounts are NOT eligible for this offer. Additional/sub-accounts/joint/supplementary cards are EXCLUDED.

Application is subject to approval by Collabria Financial Services, Inc.

'New' credit card accounts are defined as cards that have been approved for between January 1 - December 31, 2023.

Reward points are earned on net purchases only. 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 or Convenience Cheques, do not qualify for Points. For more information visit: [collabriacreditcards.ca/rewards](https://www.collabriacreditcards.ca/rewards)

For current information about Collabria's full range of consumer and business credit cards and more details on the various fees and terms and conditions associated with Collabria credit cards, please visit:

<https://www.collabriacreditcards.ca> or call **Cardholder Services at 1.855.341.4643**.

You can also access cardholder agreements at <https://www.collabriacreditcards.ca/cardholder-agreement> to see the agreement that applies to the card of your choice.

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Karty kredytowe Mastercard Oferta punktów powitalnych w 2023 r.

Oferta punktowa dotyczy wybranych - NOWYCH zatwierdzonych kart kredytowych Mastercard, personalnych i biznesowych.

Oferta ta dotyczy następujących kart:

1. **Centra Gold Mastercard**
2. **World Mastercard**
3. **No Fee Cash Back Business Mastercard**
4. **Platinum Business Mastercard**

Wszystkie inne rodzaje kart kredytowych NIE kwalifikują się do tej oferty.

Oferta ważna jest od **1 stycznia do 31 grudnia 2023 r.** Posiadacze kart otrzymają punkty powitalne po wykonaniu aktywacji NOWEJ kwalifikującej się karty kredytowej, w oparciu o następującą strukturę nagród:

- **5,000 punktów powitalnych** (równowartość \$50) za kartę Centra Gold lub No Fee Cash Back Business;
- **15,000 punktów powitalnych** (równowartość \$150) za kartę World lub Platinum Business.

Ekwiwalent pieniężny polega na odliczeniu zrealizowanych punktów i będzie to poświadczane zapisem każdego miesiąca w wyciągu transakcji z konta.

Wniosek o kartę kredytową musi być zatwierdzony przez agencję Collabria Financial Services, Inc.

„Nowe” konta kart kredytowych są zdefiniowane jako te, o które złożono wniosek w okresie od 1 stycznia do 31 grudnia 2023 r. Wnioski wypełnione przed 1 stycznia 2023 r., ale zatwierdzone i aktywowane po tej dacie kwalifikują się do tej oferty; wnioski złożone przed 31 grudnia 2023 r., ale zatwierdzone i aktywowane po tej dacie nie kwalifikują się do tej oferty.

Członkowie Credit Union mogą ubiegać się o nową kartę kredytową osobiście w oddziale lub elektronicznie przez internet ze strony

<https://www.collabriacreditcards.ca>

Aby uzyskać więcej informacji na temat pełnego asortymentu kart kredytowych oferowanych za pośrednictwem agencji Collabria dla klientów indywidualnych i biznesowych, odwiedź stronę

- <https://www.collabriacreditcards.ca>
- lub [collabriacreditcards.ca/rewards](https://www.collabriacreditcards.ca/rewards)
- <https://www.collabriacreditcards.ca/cardholder-agreement>
- lub zadzwoń do działu obsługi posiadaczy kart pod numer **Tel. 1.855.341.4643**

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