



# Our Credit Union



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

www.polcu.ca

July - September 2024



## Build credit for the life you want

### Get a \$50 credit after you're approved!\*

\*Offer ends on  
**September 15, 2024**

Terms & Conditions apply

## Youth CREDIT CARD OFFER

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

A good credit score and financial literacy can help you go further in life. Apply for a credit card now so you can start building your credit score and gain the skills you need to manage money effectively.

To get you started, you will receive a **\$50 statement credit** after your application has been approved. (Application is subject to approval by Collabria Financial Services, Inc.)

The following consumer credit cards are eligible for the one-time \$50 statement promotion:

- Classic Mastercard
- Cash Back Mastercard
- Centra Gold Mastercard
- World Mastercard
- Cash Back World Elite Mastercard

Ineligible cards are as follows: US Dollar; Low-Rate Business; No Fee Cash Back; Platinum Business Mastercard.

Mastercard offer features and benefits that suit your needs and lifestyle. No matter which card you choose, you can count on:

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

We also offer tools to help you pay and manage your account online, set up recurring payments for subscriptions, and see your spending at a glance to make budgeting easier.

### CARDHOLDER ELIGIBILITY REQUIREMENTS

To qualify for this offer, eligible accounts must be:

- Approved between the time frame of June 17, 2024 to September 15, 2024 and the cardholder must be between the ages of 18-24.
- Card must be activated between the timeframe of June 17, 2024 to October 30, 2024.
- Complete a first purchase transaction between the timeframe of June 17, 2024 to October 30, 2024.
- Register for e-Statements through CardWise between

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# Youth

## CREDIT CARD OFFER

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the timeframe of June 17, 2024 to October 30, 2024.

The statement credit will be applied within 2 statement cycles following October 30, 2024. The statement credit will appear on the credit card statement with the description "2024 Youth Campaign Offer".

- Product switches are excluded.
- Replacement and renewal cards are excluded.
- Additional/sub-accounts/joint/supplementary cards are excluded.
- This promotional offer can be combined with the following in-market offers: Welcome Points, New to Canada.

### HOW TO APPLY

- Apply for a credit card online. Go to [collabriacreditcards.ca](http://collabriacreditcards.ca) and search for your credit union on the search bar. Choose the eligible card of your choice and click 'Apply now'.
- Visit your Credit Union branch to start your application.



### Is a student or youth without a credit score eligible for this offer?

#### 1. Students are eligible under the student program:

- No minimum income or credit score required.
- Must provide proof of enrollment.
- Monthly debt cannot exceed \$1,500 per month (excluding student loans).
- If student has a credit score, credit limit assigned accordingly.

#### 2. Youth with no previous credit score:

- No credit score required, however minimum income of \$10,000 required.
- Credit limit assign according to no score/score and income.

\* Application is subject to approval by Collabria Financial Services, Inc. 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 [www.collabriacreditcards.ca](http://www.collabriacreditcards.ca) or call Cardholder Services at 1.855.341.4643.

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

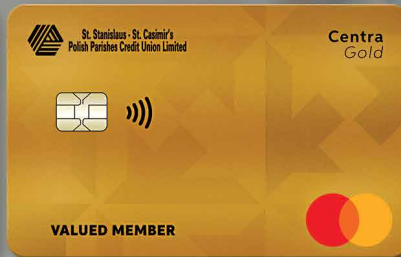
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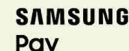
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