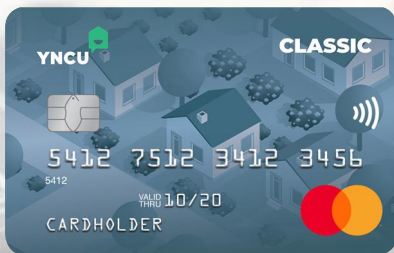


# The Rational Choice

## Classic Mastercard®

- No annual fee
- Low interest rate
- Includes valuable insurance benefits



Find out more at  
[collabriacreditcards.ca/YNCU](https://collabriacreditcards.ca/YNCU)

# Enabling longterm financial well-being.



Competitive low everyday interest rates and no annual fee.

Mobile Device Insurance<sup>1</sup> is included!



Annual Fee  
\$0



Interest Rate  
12.99%



## Protection

Mobile Device Insurance<sup>1</sup>, Purchase Protection<sup>1</sup> and Extended Warranty<sup>1</sup> for your peace of mind.



## Convenience

Access your eStatements, view recent transactions, and manage your account online using MyCardInfo<sup>3</sup>.



## Zero Liability<sup>2</sup>

You will not be held responsible for unauthorised use of your card. This is our policy guarantee.



## 24/7 Support

Cardholder Services are available for you anytime, anywhere.

Apply at your nearest branch or online:  
[collabriacreditcards.ca/YNCU](https://collabriacreditcards.ca/YNCU)

## More options for you:

### Cash Back



No annual fee, plus bonus Rewards Points on Gas and Entertainment purchases

### Centra Gold



Low interest rate and unlimited Reward Points

### Travel Rewards Gold



Unlimited Reward Points and extensive travel insurance

Full details on eligibility for rewards can be viewed at [collabriacreditcards.ca/rewards](https://collabriacreditcards.ca/rewards). Full details on insurance coverage can be viewed at [collabriacreditcards.ca/insurance](https://collabriacreditcards.ca/insurance).

Subject to credit approval by Collabria Financial Services Inc.

#### <sup>1</sup> Insurance

This insurance applies to Purchase Protection, Extended Warranty, and Mobile Device Insurance. 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](https://collabriacreditcards.ca/insurance). Insurance coverage is subject to change.

#### <sup>2</sup> Zero Liability

Zero Liability applies to your purchases made with your credit card in the store, over the telephone, online or via a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. You have used reasonable care in protecting your card from loss or theft; and
2. You have reported to Cardholder Services at 1.855.341.4643 (Canada and U.S.) or 1.647.252.9564 (International Collect) when you knew that your credit card was lost or stolen.

If you believe there has been unauthorized use on your account and you meet the conditions above, you are protected by Zero Liability. If you do not meet the conditions above, please reference your Cardholder Agreement for additional information regarding liability.

#### <sup>3</sup> MyCardInfo

MyCardInfo is an online account management tool provided by Collabria Financial Services Inc.

#### AutoPay

The AutoPay feature is administered by Collabria Financial Services Inc. This feature allows you to have your credit card payments automatically deducted from your chequing or savings accounts every month (also known as 'pre-authorized debit'). You can choose to automatically pay the minimum payment amount or the full balance. For details, visit MyCardInfo.

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The products, features, benefits and rewards are valid as of January 26, 2021 unless otherwise noted, in which case the most recent version will prevail, and are subject to change.