



Apply online at
collabriacreditcards.ca/
YNCU



Talk to a representative
at your local branch.



Call 1.855.341.4643.

Purchase Protection & Extended Warranty⁶

Shop with confidence knowing eligible items purchased with your credit card are protected.

MyCardInfo⁷

Access monthly statements, view recent transactions, and manage your account online anywhere, anytime.

1 REWARDS

Access your Rewards Program Rules at collabriacreditcards.ca/rewards to learn all about your rewards.

- 2 If annual GAS purchase volume on a Cash Back Card exceeds \$5,000 in a calendar year, the points earned for all new net purchases after this amount is reached are those associated with the 'All other purchases rate' category until January 1 of the following calendar year. If annual ENTERTAINMENT purchase volume on a Cash Back Card exceeds \$5,000 in a calendar year, the points earned for all new net purchases after this amount is reached are those associated with the 'All other purchases rate' category until January 1 of the following calendar year.

3 INSURANCE

Insurance coverage is underwritten by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For details of the coverage, refer to your insurance contract at collabriacreditcards.ca/insurance. Some conditions and restrictions apply. Insurance coverage is subject to change.

- 4 Full details can be found online at priceless.com

- 5 If annual GROCERY purchase volume on a World Mastercard or Visa Infinite Card exceeds \$20,000 in a calendar year, the points earned for all new net purchases after this amount is reached are those associated with the 'All other purchases rate' category until January 1 of the following calendar year. If annual combined ENTERTAINMENT and DINING purchase volume on a World Mastercard or Visa Infinite Card exceeds \$15,000 in a calendar

year, the points earned for all new net purchases after this amount is reached are those associated with the 'All other purchases rate' category until January 1 of the following calendar year.

6 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. Insurance coverage is subject to change.

7 MYCARDINFO

MyCardInfo is an online account management tool provided by Collabria Financial Services Inc. You can access MyCardInfo at mycardinfo.com

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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.

The Right Cards For Your Life



From **cash back** on your everyday purchases to valuable **travel insurance** benefits, we have a card to fit your life.



LOW RATE CARDS



The Rational Choice YNCU Classic Mastercard®

Enable long-term financial wellbeing with a competitive low interest rate and no annual fee.

Annual Fee: \$0
Interest Rate: 12.99%
Rewards: N/A



The Rare Balance YNCU Centra Gold Mastercard®

Enjoy this unique combination of a low interest rate and valuable reward points on all eligible purchases.

Annual Fee: \$50
Interest Rate: 11.99%
Rewards: 1 point per \$1 spent¹



REWARDS CARDS



An Essential Companion YNCU Cash Back Mastercard®

Earn cash back on all eligible purchases. Plus, you'll get valuable bonus points on Gas and Entertainment purchases.

Annual Fee: \$0
Interest Rate: 19.99%
Rewards (per \$1 spent)¹:

- 2 points on Gas purchases²
- 1 point on Entertainment purchases²
- 0.5 points on all other purchases



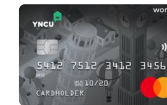
Confidence Wherever You Go YNCU Travel Rewards Gold Mastercard®

From Emergency Health Care to Baggage coverage and travel assistance services, you can travel with peace of mind. Perfect for on-the-go lifestyles.

Annual Fee: \$99
Interest Rate: 19.99%
Rewards: 1 point per \$1 spent¹

Travel Insurance Benefits:

- Auto Rental Collision/Loss Damage Insurance⁶
- Emergency Health Care Coverage³
- Trip Cancellation and Interruption Insurance³
- Baggage Coverage³
- 24/7 Travel Assistance³



Extensive Possibilities YNCU World Mastercard®

Take advantage of exclusive Mastercard Priceless Cities⁴ and best-in-class travel coverage. Plus, earn bonus points on Grocery, Dining and Entertainment purchases.

Annual Fee: \$120
Interest Rate: 20.99%
Rewards (per \$1 spent)¹:

- 3 points on Grocery purchases⁵
- 2 points on Dining and Entertainment purchases⁵
- 1 point on all other purchases

Travel Insurance Benefits:

- Auto Rental Collision/Loss Damage Insurance⁶
- Emergency Health Care Coverage³
- Trip Cancellation and Interruption Insurance³
- Baggage Coverage³
- 24/7 Travel Assistance³

SPECIALTY CARD



The US Dollar Purchases Card YNCU US Dollar Mastercard®

Make the most of your US dollar purchases and avoid currency conversion fees. Plus, earn valuable reward points.

Annual Fee: \$50 USD
Interest Rate: 19.99%
Rewards: 1 point per \$2 USD spent¹

