

Grow something
good in your
own backyard.



*Apply today for your
CHOICE REWARDS™ MasterCard® card*



The card that supports your community

Planting the seeds of change

The credit union difference

We're part of your community. We live here alongside you, sharing the same goals and dreams for our community.

Like a caring neighbour, your credit union and its employees are active and involved – sponsoring local groups, volunteering and supporting local causes.

When you give back, you help communities grow

It's one of the great things about credit unions – they give back by investing in local communities to help them prosper. Our products reflect this commitment.

By using your CHOICE REWARDS™ MasterCard® card every day, you help your local credit union nurture your community, helping associations and organizations take part in our sponsorship programs.

How does this hands-on approach set us apart from other financial institutions? Well, we're not just concerned about profits. We're vitally interested in the well-being and growth of our communities, offering support to members and neighbours alike.

You can do your part without any effort at all. Simply by using your CHOICE REWARDS MasterCard card, you help to give back. The CHOICE REWARDS program lets you donate points to charity and improve the lives of Canadians who need it!

For more information or to apply online, visit choicerewards.ca



The effortless way to give

Helping our community helps us all. That's why credit unions work and invest in their local community. We truly believe we can make a difference. It's also why we offer products like the CHOICE REWARDS™ MasterCard® card.

The CHOICE REWARDS program is more than just great deals. It's one of the most flexible points programs in the world, offering:

- exceptional choice of rewards
- easy redemption
- quick point accumulation
- no need for a separate collector card

You may also donate your points to charity at any time.



Reward yourself

CHOICE REWARDS™ – rewards you want

Points programs are not created equal. And Canada's most flexible rewards program is only a phone call away! Every time you use your CHOICE REWARDS MasterCard® card for purchases, you collect points that you can redeem for:

- **Merchandise** – Choose from popular categories such as kitchen appliances, home electronics, bed and bath, health and fitness equipment and much more.
- **Travel** – Book many types of travel, from cruises, tour packages, attraction passes, and more, to various destinations. Unlike other rewards programs, you can take advantage of seat sales and you are not limited by availability restrictions and blackout periods. Points can be used for a partial payment or full payment.
- **Gift Cards** – A gift card is the perfect way to celebrate, say thank you or show appreciation. There is a wide variety to choose from, with different denominations.
- **Online Specials** – choicerewards.ca showcases a number of limited-time offers and unique items at discounted point values.
- **Charitable Giving** – The program offers a tangible opportunity to do something good in your community. You can redeem and donate your points directly to national charities. Plus, we make it easy to donate. Simply call the Customer Contact Centre at 1-888-546-5487.

When you give back, good things happen.

To view the rewards, simply visit

choicerewards.ca

With the CHOICE REWARDS™ Vacation Club you can get away in style

Reap the rewards

As a CHOICE REWARDS member you have access to the Vacation Club – a collection of hand-picked vacations with special pricing and exclusive, limited-time offers.



Make your vacation more rewarding with choices such as:

- **Resorts** – Hundreds of hand-picked resorts around the world!
- **Cruises** – Worldwide options make your dream vacation at sea come true!
- **Tours** – See the world and get the best value possible for your travel dollar!

Travel specials, great merchandise, gift cards AND charitable donations. No other points program offers as much choice as the CHOICE REWARDS program.

There's more to the CHOICE REWARDS™ program than just brand name merchandise, gift cards, charitable giving and great travel specials. Visit choicerewards.ca today and discover what special moments you can create by simply redeeming your points.

Kitchen



Electronics









































Home Basics



Travel



A family of cards that gives back to your community

CHOICE REWARDS™ MasterCard® Products	No Fee CHOICE REWARDS MasterCard	Low Fee CHOICE REWARDS MasterCard	Low Fee Gold CHOICE REWARDS MasterCard	Gold CHOICE REWARDS MasterCard	Platinum Class MasterCard®	Student CHOICE REWARDS MasterCard
Rewards Program	1 CHOICE REWARDS point for every \$2 spent	1 CHOICE REWARDS point for every \$1 spent	1 CHOICE REWARDS point for every \$1 spent	1 CHOICE REWARDS point for every \$1 spent	2 Platinum Class Rewards points for every \$1 spent	1 CHOICE REWARDS point for every \$1 spent
Travel Health Plan						
Trip Cancellation Insurance						
Baggage Delay & Common Carrier Accident Insurance						
Unexpected Return Home						
Purchase Assurance & Extended Warranty						
Emergency Cards & Cash						
Master RoadAssist®						
Car Rental Collision Damage Waiver Benefits						
Personal Effects & Accidental Death Coverage						
Credit Limit Range	\$1,000 – \$50,000	\$1,000 – \$50,000	\$2,500 – \$50,000	\$5,000 – \$50,000	\$7,500 – \$50,000	\$500 – \$1,000
Additional Card Fee	Free	Free	Free with the CHOICE REWARDS program (\$12 without)	Free with the CHOICE REWARDS program (\$36 without)	\$40	Free
Annual Fee	No Fee	\$24 with the CHOICE REWARDS program (\$12 without)	\$59 with the CHOICE REWARDS program (\$35 without)	\$120 with the CHOICE REWARDS program (\$96 without)	\$150	\$24 with the CHOICE REWARDS program (free without)
Interest Rate	19.99%	19.49%	19.49%	19.49%	19.49%	19.49%

Choose what's right for you and feel good about it

The card recommended by your credit union

Low Fee CHOICE REWARDS™ MasterCard®

Looking for great benefits and value in a credit card? This is your card. In fact, this is the card for anyone looking for lots of extras at a low fee. Enjoy the added security of benefits like extended warranty and purchase assurance. Travel worry-free with common carrier travel insurance coverage and, of course, collect CHOICE REWARDS points on every purchase.

Gold CHOICE REWARDS MasterCard

This is the gold card that offers premium features, the CHOICE REWARDS program and a whole package of outstanding benefits, including out-of-province/country medical insurance, car rental insurance, trip cancellation, purchase assurance and extended warranty insurance. The perfect card for those who want a higher credit limit and the added security of an extended travel package.

Low Fee Gold CHOICE REWARDS MasterCard

This is the card for people seeking the extensive benefits of a gold card but don't require travel medical insurance. Stay covered with purchase assurance, extended warranty, MasterRental®, MasterTrip® and MasterLegal®, and earn points on every purchase. For those who want prestige, rewards and the benefits of a gold card at a lower fee, this is it!

Platinum Class MasterCard®

The Platinum Class MasterCard card offers you exclusive access to the Platinum Class Rewards program. Collect rewards points faster (2 points for every \$1 spent) and apply them towards any kind of travel offered by the Platinum Class Travel Agency. You can also redeem points for premium merchandise. The Platinum Class card features an outstanding coverage package, including out-of-province/country medical insurance, MasterPurchase®, MasterRental®, MasterTrip® and MasterLegal®.

Student CHOICE REWARDS™ MasterCard

The Student CHOICE REWARDS MasterCard card lets students build a credit history while collecting points. With a credit limit of up to \$1,000, the Student CHOICE REWARDS MasterCard card also features the benefits of purchase assurance, extended warranty, and \$100,000 common carrier accident insurance. Students must be the age of majority in their province of residence.

No Fee CHOICE REWARDS MasterCard

Need only the standard features? Here's a perfect solution. You automatically gain points with every purchase without a separate collector card. Collect points at half the rate of the other cards, one point for every \$2 spent.

Comprehensive benefit package from MasterCard®

Protecting you from fraud

Peace of mind comes standard

MasterTrip®

With MasterTrip you can travel with confidence, knowing you have access to:

- Common Carrier Accident Insurance
- Trip Cancellation Insurance
- Unexpected Return Home Insurance and much more

MasterPurchase®

Protect your newly acquired treasures with these coverage benefits:

- Purchase Assurance
- Extended Warranty

MasterLegal®

In the unlikely event you have legal troubles abroad, MasterLegal can help.

MasterRental®

Extra protection for car rentals. You'll be protected by:

- Collision Damage Waiver Insurance
- Accidental Death and Dismemberment Insurance
- Personal Effects Insurance

MasterCard offers you a whole new level of protection.

Balance Protection Insurance

If something unexpected happens, Balance Protection Insurance can give you extra peace of mind. More information is provided on the back of the application.

Enrol at the time of applying.

FREE security features

Zero Liability

If someone ever makes an unauthorized purchase with your card, you'll be completely covered for the loss.*

Early Fraud Detection

We monitor your account 24/7. If we see anything suspicious, we'll call you immediately.

24-Hour Lost/Stolen Card Reporting

If your card is ever lost or stolen, call 1-800-LOST-111 (1-800-567-8111). Outside North America, call collect 306-566-1276. We'll get you a new card or emergency cash right away.

MasterCard® SecureCode™

An extra Personal Identification Number to use when shopping online to make your purchases even safer. Visit www.securecode.com/cumastercard to enrol!

Credit Alert®

Credit Alert is a comprehensive credit bureau account monitoring service available for an additional fee. It's the ultimate security and a great way to protect your credit rating.
Call 1-800-561-7849 to enrol.

* Provided your account is in good standing, you have exercised reasonable care in safeguarding your card and PIN, and you have not reported two or more unauthorized events in the past 12 months.

Terms and conditions

CUETS FINANCIAL MASTERCARD® CREDIT CARD APPLICATION TERMS AND CONDITIONS:

I HEREBY: (a) certify the information provided by me on or about the date set forth herein in making application for a CUETS Financial Ltd. ("CUETS Financial") MasterCard to be true and complete; (b) request CUETS Financial MasterCard Credit Card(s) be issued as indicated on the application, and renewals or replacements of that (these) card(s) from time to time; and (c) agree to read the CUETS Financial MasterCard Terms of Operation (the "Terms") which accompany the card(s), as such Terms may be amended from time to time. If I accept, sign, activate, or use such card(s) that shall evidence that I am bound by the Terms. I also acknowledge that: (i) any transaction is between me and CUETS Financial; (ii) the credit union/caisse populaire may earn remuneration paid by CUETS Financial as a result of any transaction; and (iii) that the credit union/caisse populaire may not require, as a condition of any transaction, that I transact other business with the credit union/caisse populaire or with CUETS Financial.

I UNDERSTAND THAT: (a) CUETS Financial may accept or reject my application; (b) CUETS Financial may change the interest rate or impose or change other fees under this agreement; and (c) the cost of borrowing under this agreement will change as the interest rate or other fees, or the balance outstanding, changes, and that my monthly payments will change as the cost of borrowing changes.

I CONSENT TO, AND ACCEPT THIS AS WRITTEN NOTICE OF, CUETS Financial collecting, obtaining, storing, using, disclosing, or exchanging any account, credit, personal, financial or other information (including information relating to transactions) from me or about me ("Information") at any time, from, to or with any credit bureau, credit grantor or other person in connection with any relationships I have with or through CUETS Financial or those I may wish to establish with CUETS Financial, or affiliates or service suppliers of CUETS Financial, and from references I have provided to CUETS Financial, for the following purposes:

(a) to determine my financial situation; (b) to disclose it to a credit bureau, credit insurer or other financial institution in order to maintain the accuracy of information used in determining creditworthiness; (c) to provide me with CUETS Financial services; (d) to disclose it to anyone working with or for CUETS Financial, but only as needed for providing CUETS Financial services; (e) to provide me with information and offers, where not prohibited by law, on CUETS Financial products and services or those of others, that CUETS Financial believes may be of interest to me unless I have already requested that my Information not be used in this way; and (f) to share it, where not prohibited by law, with my credit union/caisse populaire, affiliates, and, with respect to Information of a non-sensitive nature (such as name, address, and telephone number), service suppliers, so that they can provide me with information and offers on their products and services that they believe may be of interest to me, for the purposes of administering and analyzing customer satisfaction surveys, and so that CUETS Financial, its affiliates or service suppliers, can fulfill any information request I may make about their products or services, unless I have already requested that my Information not be used in this way.

IN THESE TERMS AND CONDITIONS, "affiliates" and "service suppliers" means affiliates of my credit union/caisse populaire and/or CUETS

Financial, and carefully selected service suppliers that are engaged in the business of providing products and services including as follows: deposits, loans and other financial services, credit, payment and card services, trust and custodial services, securities and brokerage services, insurance services, information and technology services, consulting services, and personal credit and identity protection services.

WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, I consent to, and accept this as prior written notice of CUETS Financial obtaining a credit report or other Information about me from time to time. CUETS Financial may use my Social Insurance Number, if provided, as an aid to identify me with credit bureaus and other financial institutions for credit history matching purposes.

The use of Information for the purposes described in (e) and (f), and the use of my Social Insurance Number, if provided, is at my option, and if I do not wish my Information to be used in these ways, or my Social Insurance Number to be used, I will not be refused credit as a result of that choice. I may tell CUETS Financial to stop using my Information in the ways described in (e) and (f) and to stop using my Social Insurance Number, at any time and I may ask CUETS Financial to send me a copy of CUETS Financial's privacy code by calling 1-800-561-7849 or writing to CUETS Financial at 2055 Albert St., PO Box 3030, Regina, SK, S4P 3G8.

I AGREE THAT the credit union/caisse populaire may on behalf of CUETS Financial retain in its file my application for a CUETS Financial MasterCard credit card, including the information set forth in the signed application, and these terms and conditions.

I FURTHER AGREE THAT CUETS FINANCIAL, or its service suppliers, may monitor and record telephone calls with me to ensure quality of service and for purposes of accuracy and verification.

Authorized Users are not liable for debt incurred on the account, cannot make changes on the account, and may not access account information.

Applicants may obtain general information including information respecting interest rates, dates of interest rate accrual, grace periods, and the amount of any non-interest charges that are applicable to a specific card product by calling our toll-free number, 1-800-561-7849. Customer service representatives are available 24 hours a day, 7 days a week.

® MASTERCARD, PLATINUM CLASS MASTERCARD, MASTER ROADASSIST, MASTERRENTAL, MASTERTRIP, MASTERPURCHASE and MASTERLEGAL are registered trademarks of MasterCard International Incorporated and are used under licence. TM MASTERCARD SECURECODE is a trademark owned by MasterCard International Incorporated and is used under licence.

® CREDIT ALERT is a registered trademark of Intersections Inc. Credit Alert is provided by Intersections Inc. in conjunction with Carlson Marketing Group Canada Ltd.

® TM CHOICE REWARDS is a registered trademark of CUETS Financial Ltd.



*Apply today for exclusive access to
Canada's most flexible rewards program!*

Simply visit
choicerewards.ca
or your local credit union branch

Branch # _____
For Internal Use Only

CUETS FINANCIAL MASTERCARD® APPLICATION

(Please print clearly in ink. Completion of every section will ensure prompt processing.)

Low Fee CHOICE REWARDS™ MasterCard

- ☐ \$24 annual fee
- ☐ Free additional card
- ☐ Without the CHOICE REWARDS program: \$12 annual fee

Gold CHOICE REWARDS MasterCard

- ☐ \$120 annual fee
- ☐ Free additional card
- ☐ Without the CHOICE REWARDS program; \$96 annual fee; \$36 additional card

No Fee CHOICE REWARDS MasterCard

- ☐ No annual fee
- ☐ Free additional card

Automatic enrolment in the CHOICE REWARDS program at a reduced accumulation rate of 1 point earned for every \$2 spent

Platinum Class MasterCard®

- ☐ \$150 annual fee
- ☐ \$40 additional card

Automatic enrolment in the Platinum Class Rewards program at an accumulation rate of 2 points earned for every \$1 spent

Low Fee Gold CHOICE REWARDS MasterCard

- ☐ \$59 annual fee
- ☐ Free additional card
- ☐ Without the CHOICE REWARDS program: \$35 annual fee; \$12 additional card

Student CHOICE REWARDS MasterCard

- ☐ \$24 annual fee
- ☐ Free additional card
- ☐ Without the CHOICE REWARDS program: no annual fee

Moisten and seal

To mail application, detach at perforation, fold, moisten and seal.

To mail application, detach at perforation, fold, moisten and seal.

APPLICANT INFORMATION

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss	First Name		Initial		Last Name		Date of Birth (DD/MM/YY)	
S.I.N. (optional)		Home Address		Apt. Number		Home Telephone ())		
City/Town		Province		Postal Code		How long at this location? Years Months		
<input type="checkbox"/> Own your own home <input type="checkbox"/> Rent <input type="checkbox"/> Other Applicant's Current Employer (Name and Address)		Language Preference <input type="checkbox"/> French <input type="checkbox"/> English		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Business Telephone ())		
Occupation		How long at current employer? Years Months		Gross Annual Income \$		Total Household Income \$		
Name and branch location of your credit union <div> Will the card be used by or on behalf of a third party? <input type="checkbox"/> Yes <input type="checkbox"/> No If "yes", complete the Authorized User Information section below </div>								

☐ Yes, add the extra security of Balance Protection Insurance to my card

AUTHORIZED USER INFORMATION

Authorized users are not liable for debt incurred on the account, and may not access account information. Signature below is not required.

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss S.I.N. (optional)		First Name	Initial	Last Name	Date of Birth (DD/MM/YY)	
Home Address		Home Telephone () -		Apt. Number	How long at this location? Years Months	
				Postal Code		
City/Town		Province		Relationship to Applicant		
Occupation						

IF APPLYING FOR A STUDENT CARD

Send all correspondence to ☐ Permanent Address ☐ School Address

Your address at school (if different than permanent home address)		City/Town	Province	Postal Code
Your portion of monthly rent or board at school address \$	Name of College/University you attend		When do you expect to graduate? (MM/YY)	
Are you attending <input type="checkbox"/> Full Time <input type="checkbox"/> Part time How many years have you successfully completed? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4				

BALANCE TRANSFER REQUEST

For balance transfers from a financial institution credit card or retail credit card, earn one CHOICE REWARDS point per dollar transferred to the No Fee, Low Fee Gold, Gold, and Student cards, or earn one Platinum Class Rewards point per dollar transferred to the Platinum Class card.

Card Issuer (Financial Institution, Retailer, etc.)	Account Number
Payment Address (Street, City, Postal Code)	
The balance amount I want to transfer from this card to my CUETS Financial MasterCard is \$	

I have read the terms and conditions listed in this application and agree to abide by them.

Applicant Signature	Date (DD/MM/YY)	Credit Limit Requested
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***In the event the balance transfer amounts exceed the assigned line of credit, CUETS Financial will transfer the entire credit line, crediting the first designated item first, with any remaining amount credited to item 2, then 3 (attach another form if further Balance Transfers are required). Please continue to make payments on these accounts until a statement is received indicating a zero balance. Please allow 3 – 4 weeks for balance transfer processing. The Balance Transfer Request cannot be used to pay any other CUETS Financial MasterCard products. Balance transfers will be posted as cash advances to the applicant's MasterCard account. Interest on balance transfers will be charged from the date the transfer is posted to your account until payment in full is received by us. Stop payments are not allowed on balance transfers. It will be the applicant's responsibility to ensure the paid account is fully closed with the financial institution. All funds will be paid in Canadian currency.



The CHOICE REWARDS™ Program

Get the card that supports your community

The CHOICE REWARDS program lets you donate your points to charity, helping our community.

The CHOICE REWARDS MasterCard® card offers exceptional choice of rewards, easy redemption and quick point accumulation. You get points on every purchase – points you can use towards brand name merchandise, donations to national charitable organizations and all kinds of travel.

Categories include:

- Electronics
- Kitchen
- Home Office
- Travel Rewards
- Charitable Giving
- Home Helpers
- Home Basics
- Personal Care
- Activity Centre

Visit choicerewards.ca to view our whole catalogue and find out more about Canada's most flexible rewards program!

Credit Union Branch Stamp

Balance Protection Insurance

CUETS Financial MasterCard® credit card Balance Protection insures your CUETS Financial MasterCard account balance in the event of death, accidental dismemberment/paraplegia, disability and job loss.

ENROLMENT: To enrol in CUETS Financial MasterCard credit card Balance Protection, you must be under the age of 65, a primary cardholder or a spousal cardholder on the CUETS Financial MasterCard account, and have indicated your wish to be insured by CUETS Financial MasterCard credit card Balance Protection by checking the box signifying your acceptance on this application form.

FEES: Monthly premiums are based on your account balance on each billing date, multiplied by a rate of \$.90 per \$100 of your account balance. Premiums are added to your monthly MasterCard credit card billing. Taxes may apply in certain provinces.

LIFE INSURANCE: The benefit is equal to the account balance on the date of death of either the primary cardholder or his or her spouse who is also a cardholder on the account, up to \$10,000.

ACCIDENTAL DISMEMBERMENT/PARAPLEGIA: The benefit is equal to the account balance on the billing date immediately preceding the date of accidental dismemberment or paraplegia, up to \$10,000.

DISABILITY (PRIMARY CARDHOLDER ONLY): The monthly benefit is equal to the greater of \$10 or 5% of the account balance on the billing date immediately preceding the date of the primary cardholder's total disability and provides total coverage of up to \$10,000.

JOB LOSS (PRIMARY CARDHOLDER ONLY): The monthly benefit is equal to the greater of \$10 or 5% of the account balance on the billing date immediately preceding the date that the primary cardholder ceases to be gainfully employed, as a result of layoff or dismissal without cause, up to \$10,000.

CUETS Financial MasterCard credit card Balance Protection is subject to the eligibility requirements, coverage, exclusions and other terms and conditions contained in the applicable policy issued by CUMIS Life Insurance Company and summarized in the CUETS Financial MasterCard Balance Protection Policy Summary that will be mailed to you upon enrolment. In the event of a conflict, the actual provisions of the CUETS Financial MasterCard Balance Protection Policy Summary will prevail.

You have the option to cancel CUETS Financial MasterCard credit card Balance Protection at any time. CUETS Financial MasterCard credit card Balance Protection is underwritten by CUMIS Life Insurance Company.

CUETS Financial Ltd.
PO BOX 723 STN MAIN
REGINA SK S4P 9Z9



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