

# Valley First Personal Credit Card Products

	Valley First Collabria Cash Back Mastercard®	Valley First Collabria Travel Rewards Gold Mastercard®	Valley First Collabria US Dollar Mastercard®	Valley First Collabria Centra Gold Mastercard®	Valley First Collabria FlexRate Mastercard®	Valley First Collabria Classic Mastercard®	Valley First Collabria Student Mastercard®	Valley First Collabria World Mastercard®
								
ANNUAL FEE	\$0	\$99	\$50 USD	\$50	\$40	\$30	\$0	\$120
ADDITIONAL CARD FEE	\$0	\$30	\$35 USD	\$10	\$0	\$0	\$0	\$50
ANNUAL INTEREST RATE - PURCHASES	19.90% Fixed	19.90% Fixed	19.90% Fixed	9.90% Fixed	9.90%-18.90% Variable	11.90% Fixed	11.90% Fixed	19.90% Fixed
ANNUAL INTEREST RATES - CASH ADVANCES	19.90% Fixed	19.90% Fixed	19.90% Fixed	9.90% Fixed	9.90%-18.90% Variable	11.90% Fixed	11.90% Fixed	19.90% Fixed
REWARDS <sup>1</sup>	1 point for every \$1 spent  DOUBLE points at gas stations	1 point for every \$1 spent  DOUBLE points for purchases in foreign currencies	1 point for every \$1 USD spent	1 point for every \$1 spent	1 point for every \$1 spent			2 points for every \$1 spent
GLOBAL CUSTOMER SERVICE	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service	Lost/Stolen Card Reporting Emergency Cash Advance Emergency Card Replacement Service
ZERO LIABILITY <sup>2</sup>	Included	Included	Included	Included	Included	Included	Included	Included
PRICE PROTECTION								Included
PURCHASE PROTECTION AND EXTENDED WARRANTY <sup>3</sup>	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)	90 days purchase protection and double the manufacturer's warranty (maximum 1 year)
MOBILE DEVICE INSURANCE <sup>3</sup>	Included				Included	Included	Included	
AUTO RENTAL COLLISION/LOSS INSURANCE <sup>3</sup>		Maximum 48 days	Maximum 48 days	Maximum 48 days				Maximum 48 days

# Product Benefits (continued)

	Cash Back Mastercard	Travel Rewards Gold Mastercard	US Dollar Mastercard	Centra Gold Mastercard	FlexRate Mastercard	Classic Mastercard	Student Mastercard	World Mastercard
<b>EMERGENCY HEALTH CARE COVERAGE<sup>4</sup></b>		Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 to 75: 15 days Age 76 and up: no coverage	Up to \$5,000,000 CAD Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 to 75: 15 days Age 76 and up: no coverage					Up to \$5,000,000 Duration of coverage for each trip is established based on the insured's age group: Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 to 75: 15 days Age 76 and up: no coverage
<b>PROTECTION FOR GRANDCHILDREN TRAVELING WITH YOU<sup>4</sup></b>		Included						
<b>TRIP CANCELLATION INSURANCE<sup>4</sup></b>		Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000	Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000 CAD					Cancellation before departure Delayed departure Missed connection Default of a travel service supplier Up to \$2,000
<b>TRIP INTERRUPTION INSURANCE<sup>4</sup></b>		Unlimited	Unlimited					Unlimited
<b>LOST OR DELAYED BAGGAGE COVERAGE<sup>4</sup></b>		Theft or damage: \$1,000 Late delivery: \$500 Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days	Theft or damage: \$1,000 Late delivery: \$500 Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days					Theft or damage: \$1,000 Late delivery: \$500 Age 59 and under: 48 days Age 60 to 64: 23 days Age 65 and up: 15 days
<b>COMMON CARRIER ACCIDENT PROTECTION<sup>4</sup></b>		\$1,000,000	\$1,000,000 CAD	\$125,000				\$1,000,000
<b>24/7 TRAVEL ASSISTANCE<sup>5</sup></b>		Included	Included					Included

**<sup>1</sup>REWARDS**  
Eligibility for rewards and/or account credit is subject to the terms and conditions of the FlexRewards program. For full terms and conditions, visit [collabriacreditcards.ca/valleyfirst](http://collabriacreditcards.ca/valleyfirst).

**<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 Service 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>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 Solutions®. Assurant Solutions 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/valleyfirst](http://collabriacreditcards.ca/valleyfirst). Insurance coverage is subject to change.

**<sup>4</sup>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 the insurance contract or insurance certificate available online at [collabriacreditcards.ca/valleyfirst](http://collabriacreditcards.ca/valleyfirst). Some conditions and restrictions apply. Insurance coverage is subject to change.

**<sup>5</sup>24/7 TRAVEL ASSISTANCE**  
24/7 Travel Assistance is provided by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For details of the coverage, refer to the insurance contract available online at [collabriacreditcards.ca/valleyfirst](http://collabriacreditcards.ca/valleyfirst). Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change.

The products, features, benefits and rewards are valid as of July 1, 2017 unless otherwise noted and are subject to change.

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VFCU-PGP-2017-MC