



Apply online at
collabriacreditcards.ca/
[raymorecreditunion](https://raymorecreditunion.com/)



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.

Cardwise⁹

Manage your account online anywhere, anytime with CardWise.

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 If annual GROCERY purchase volume on a World Mastercard[®] 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[®] 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.

⁴ If the combined annual GROCERY and SUSTAINABLE TRANSIT purchase volume on a Cash Back World Mastercard[®] card exceeds \$20,000 in a calendar year, the points earned for all net new purchases after this amount is reached will be associated with the 'All other purchases' rate category until January 1 of the following calendar year.

⁵ If the combined annual SELECT RECURRING BILLS, DIGITAL STREAMING AND DINING purchase volume on a Cash Back World Mastercard[®] card exceeds \$20,000 in a calendar year, the points earned for all net new purchases after this amount is reached will be associated with the 'All other purchases' rate category until January 1 of the following calendar year.

⁶ Full details can be found on mastercard.ca/worldelite

⁷ Travel 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.

⁸ 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 trade 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.

⁹ CardWise

CardWise is an online account management tool provide by Collabria Financial Services Inc. You can access CardWise at collabriacreditcards.ca/cardwise or by downloading the CardWise app on your mobile device.

[®] The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated. Mastercard, World Elite and the circles design are registered trademarks of Mastercard International Incorporated.

The products, features, benefits and rewards are valid as of April 1, 2023 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.

Raymore
Credit Union

LOW RATE CARDS



The Rational Choice
RCU 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
RCU 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

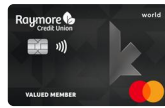


An Essential Companion
RCU Cash Back Mastercard®

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



Generous Rewards and Travel Companion
RCU World Mastercard®

Take advantage of exclusive World Mastercard^{®6} benefits and extensive 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 purchases³
- 2 points on Dining and Entertainment purchases³
- 1 point on all other purchases

Travel and Insurance Benefits:

- Emergency Health Care - Up to 60 days including intergenerational coverage⁷
- Trip Cancellation and Interruption Insurance⁷
- Baggage Coverage⁷
- 24/7 Travel Assistance⁷
- Auto Rental Collision/Loss Damage Insurance⁸
- Mobile Device Insurance, Purchase Protection & Extended Warranty Insurance⁸



Highest Rewards Earn
RCU World Elite Mastercard®

The Cash Back World Elite Mastercard conveniently fits your life and helps you earn rewards while you focus on what really matters. Enjoy bonus points on your every day purchases such as Grocery, Sustainable Transit, Select Recurring Bills, Digital Streaming and Dining.

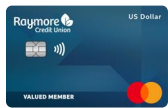
Annual Fee: \$120
Interest Rate: 20.99%
Rewards: (per \$1 spent)¹:

- 4 points on Grocery and Sustainable Transit purchases⁴
- 2 points on Select Recurring Bill Payments, Digital Streaming, and Dining⁵
- 1 point on all other purchases¹

Travel and Insurance Benefits:

- Emergency Health Care and Baggage Coverage - 15 days, under 65 with intergenerational coverage⁷
- 24/7 Travel Assistance⁷
- Auto Rental Collision/Loss Damage Insurance⁸
- Mobile Device Insurance, Purchase Protection & Extended Warranty Insurance⁸

SPECIALTY CARD



The US Dollar Purchases Card
RCU 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

