

Say "YES!" to HMECU's Classic Card and save!



The Classic card brings all the features you love together. You'll enjoy a low interest rate, great benefits, plus savings on balance transfers and the kind of protection you usually only find on the most expensive cards. Click to [APPLY NOW!](#)

YES! YOU CAN, IN FACT, HAVE IT ALL.

Say yes to up to \$1000 in savings Interest on \$4500 over 12 months²



* Comparison is based on interest accumulated over a 12 month period on a \$4500 Balance Transfer at the promotional rate of 2.9% for 6 months and 11.9% thereafter. Assumes, minimum payment based on cardholder agreement of Collabria (highest amount between 2% of balance based on previous statement or \$40).

Save up to \$1000!²

NO FEE
waived for the first year
(a \$30 value)³



Low 11.9% annual interest rate for purchases and cash advances



Zero Liability fraud protection lets you shop with confidence⁵



Purchase Protection & Extended Warranty just in case something goes wrong⁶



Mobile Device Insurance so you're covered in case of damage or theft⁴

Terms & Conditions

To view the Terms and Conditions, [please click here.](#)

2 PROMOTIONAL SAVINGS CALCULATION: Comparison is based on interest accumulated over a 12 month period on a \$4500 Balance Transfer at the promotional rate of 2.9% for 6 months and 11.9% thereafter. Assumes, minimum payment based on cardholder agreement of Collabria (highest amount between 2% of balance based on previous statement or \$40). No Additional purchases. 3 months=90 days period, 6 months 180 days, 1 year =365 days. Payment is due 25 days after statement date. 30 days billing cycle. 25 days between statement date and payment due. First payment made on day 55 (25 days after first statement). No transfer fee.

3 ANNUAL FEE: The annual fee for the Collabria Classic card is \$30. This fee is charged when the account is opened upon approval. For cardholders who receive the promotional offer and enter the code YESCARD in the "promotional field" on the application form, the \$30 annual fee charged will be refunded after a purchase with the card is completed within 90 days from the account open date. The annual fee refund will appear on the next billing statement following the purchase. If a purchase is not made within 90 days of the account open date, the annual fee will not be refunded. After one year the annual fee will resume and will be charged to the cardholders account.

4 BALANCE TRANSFERS: The promotional 2.90% annual interest rate for balance transfers for 6 months from the date of the transfer. Card application forms must contain valid Promotion Code YESCARD in order to qualify for the promotion. After 6 months, the annual interest rate will revert to the annual interest rate for regular purchases. Introductory balance transfer rate must be used within the first 90 days of account opening during the promotional period. This offer may be withdrawn or end at any time without prior notice. This offer applies to the Classic card only. Account credits on a credit card cannot be transferred as a balance transfer to a Collabria credit card. This promotional offer does not apply to transfers between Collabria accounts. Please continue to make your regular payments on transferred accounts until you receive confirmation the transfer has been completed. **Minimum transfer amount is \$100.** If your balance transfer request will exceed your available credit, Collabria will process your transfer for less than the amount requested, in the order requested. By signing the application you authorize Collabria to pay any account listed on the form and add the balance to your new Collabria credit card. Review all terms and conditions for complete details. Please call Cardholder Service at 1.855.341.4643 if you have additional accounts you would like to transfer. *To identify a Collabria issued credit card please check the credit card back, the issuer (Collabria) is always stated on the back bottom left corner. If the credit card issuer is listed as Collabria this card is not eligible for a Balance Transfer to another Collabria issued credit card.

5 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.

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 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/insuranceA02. Insurance coverage is subject to change. Collabria is an independent entity from your credit union with no ownership interest in the other. If you choose to obtain Collabria credit card services through a referral from your credit union, it will receive compensation from Collabria.