

# Build Your Credit, Build Your Future

**CONEXUS STUDENT MASTERCARD®**



## Make the Most of Your Conexus Student Mastercard

Cardholder Service & Lost/Stolen Card Reporting

**1.833.528.2273** (Canada and U.S.)

**1.647.252.9564** (International Collect)

PIN Change

**1.844.788.2725**

Emergency Card Replacement or Cash Advance

**1.800.622.7747** (Canada and U.S.)

**1.636.722.7111** (International Collect)

Online Account Management

**[conexus.ca/mycardinfo](https://conexus.ca/mycardinfo)**



## Credit 101: Introduction to Your Conexus Student Mastercard

Welcome to your new Conexus Student Mastercard®. You now have the convenience and flexibility of Mastercard, as well as a great way to start establishing a solid credit record. With no annual fee, it's the perfect card to get you headed in the right direction.

### You're in Control

Set up your online profile at [conexus.ca/mycardinfo](http://conexus.ca/mycardinfo) to access real-time account information and manage your account:

- » Check current balance and available credit
- » Review pending & posted transactions and statement history
- » Make payments or set-up AutoPay
- » Alert us about upcoming travel
- » Update account information
- » Sign up for fraud alerts

### Purchase Protection

When you purchase items with your Conexus Student Mastercard, it can help make sure that if they break, they don't break the bank.

- » 90 days purchase protection on purchases made with your card
- » Double the manufacturer's warranty (up to one year) on your purchases made with your card
- » Mobile device insurance up to \$1,000

Add your card to your mobile wallet and pay with the convenience of Apple Pay, Google Pay and Samsung Pay.

The Conexus Mastercard is issued by Collabria Financial Services Inc. in a joint partnership with Conexus Credit Union 2006 pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google and the Google Pay Logo are trademarks of Google LLC. Samsung and Samsung Pay are trademarks of Samsung Electronics Co., Ltd.

Our members' financial well-being drives everything we do. As a valuable spending and credit history building tool, credit cards play a role in achieving financial wellness. At Conexus, we can help you understand your credit card and how to use it in a way that will keep you on track to achieve your financial goals.

## Here are Some Tips to Keep in Mind:

### Build and maintain a healthy credit score »

A big part of your credit score depends on how timely you are with bill payments. Build your score by always making a payment and always ensuring it is on time. An easy way to make sure your payments are on time is to set up automatic payments, or set up electronic reminders. Paying off your entire balance each month helps you get the best score!

**Pay off your balance every month »** Credit cards are just a tool. If you use them wisely and never carry a balance, you will save money by not paying interest and will be building a healthy credit history.

**Create and stick to a budget »** You can start by creating a budget that outlines all of your monthly expenses. Looking at your budget will help you map how much you have available to spend, and how much debt you can afford to take on and repay.

**Be aware of your spending and stay within your credit limit »** Check your statement on a regular basis. This will help with your budgeting and exceeding your limit will negatively affect your credit score. It's also good to review your transactions to make sure nothing out of the ordinary appears on your account—if you see something, report it immediately.