

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$1,357.85
-Payments	\$1,357.85
-Other Credits	\$0.00
Total Credits	\$1,357.85
+Purchases	\$44.40
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$0.00
+Interest Charged	\$0.00
Total Debits	\$44.40
New Balance	\$44.40
Account Number Ending In	5559
Credit Limit	\$16,000.00
Available Credit	\$15,955.60
Purchases & Fees	
Annual Interest Rate -	19.90%
Daily Interest Rate -	0.05%
Cash Advances	
Annual Interest Rate -	19.90%
Daily Interest Rate -	0.05%

PAYMENT INFORMATION	
New Balance	\$44.40
Minimum Payment Due	\$40.00
Payment Due Date	07/05/2024
Statement Period	14/03/2024 - 12/04/2024
Days this billing Cycle	30
Time to pay outstanding balance in full: If you make only the Minimum Payment each month, we estimate that it will take you 2 months to pay the outstanding balance of your account in full. Our estimation is based on the amount of your New Balance shown on the present statement and the terms and conditions of your Cardholder Agreement.	

CONTACT US
Cardholder Service / Lost or Stolen: Canada and U.S.: 1.833.528.2273
Send notice of billing errors to: CONEXUS CREDIT UNION C/O Collabria #450, 110-9th Ave SW Calgary, AB T2P 0T1
Email: info@collabriafinancial.com
Website: collabriacreditcards.ca

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$44.40	07/05/2024	\$0.00	\$40.00

An amount preceded by a minus sign (-) is a credit or credit balance.

See reverse side for important information.

1058 MDH 002 7 7 240412 0 PAGE 1 of 3 1 0 8110 0000 CCB O1AB1058

Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.

CONEXUS CREDIT UNION
C/O Collabria
#450, 110-9th Ave SW
Calgary, AB T2P 0T1



ACCOUNT NUMBER: 5559

New Balance \$44.40
Payment Due Date 07/05/2024
Minimum Payment Due \$40.00

Amount Enclosed \$

COLLABRIA
PAYMENT PROCESSING
CP 6300 SUCC CENTRE VILLE
MONTREAL QC H3C 3L2

MARIE-LOUISE TERNIER
PO BOX 2758
HUMBOLDT SK S0K 2A0
CANADA

515072000210555900000040000000004440

INFORMATION ABOUT YOUR ACCOUNT

Capitalized terms used but not defined below have the meanings given to them in the Cardholder Agreement.

Statement Period: Your Account statement covers activity on your Account from the day after your previous statement was prepared to the last day of this statement period (your "Statement Date"). If your Statement Date falls on a date for which we do not process statements (e.g. certain holidays) we will prepare it on our next statement processing date. Your payment due date will be adjusted accordingly.

Errors in Your Account Statement: Please review the Account statement carefully. You must tell us in writing, no later than 30 days after the Statement Date, of any mistakes or missing information on the Account statement. If you don't tell us as required, you agree that the Account statement is correct, except for any amount we applied incorrectly to the Account, which we may reverse at any time.

Report Lost or Stolen Cards: If your Card is lost or stolen or your Account is otherwise compromised, please call Cardholder Service immediately at 1.855.341.4643 (Canada and U.S.) or 1.647.252.9564 (International Collect).

Address Change: If you would like to change the address on your Account, please contact Cardholder Service at 1.855.341.4643 or write to us at Conexus Credit Union 2006, C/O Collabria Financial Services Inc., Suite 450, 110-9th Ave SW, Calgary, AB T2P 0T1. You may also download a "Name, Address or Phone Update Request Form" at Conexus.ca/mycardinfo.

Removal from Mailing List: If you do not wish to receive promotional material or be contacted by our telemarketers, please contact Cardholder Service at 1.855.341.4643 or write to us at Conexus Credit Union 2006, C/O Collabria Financial Services Inc., Suite 450, 110-9th Ave SW, Calgary, AB T2P 0T1.

Applying Your Payments: We will apply any payment you make in this order, to any of the following billed amounts that have appeared on your Account statement: **(1)** credit charges, **(2)** Cash Advances from a previous period, **(3)** Purchases that carry credit charges, **(4)** Cash Advances during the period covered by this Account statement, and **(5)** Purchases recorded during this statement period.

Missed Payments: Missing payments (which means not making at least the minimum payment by the payment due date) will affect your annual interest rates as follows:

All your annual interest rates may increase if you default under any Card agreement that you have with us because your payment to us is 30 or

more days past due or you make a payment to us that is not honoured. In this circumstance, we may automatically increase your annual interest rates (including any promotional annual interest rate) on all balances to the delinquency annual interest rate. Factors considered in determining your delinquency annual interest rate may include how long your Account has been open, the timing or seriousness of a default under any Card agreement that you have with us, or other indications of Account performance. The delinquency annual interest rate takes effect as of the first day of the billing period in which you are 30 days delinquent. We may lower the annual interest rate for new purchases and/or cash advances if you meet the terms of all Card agreements that you have with us for six consecutive billing periods.

How We Charge Interest You will avoid paying credit charges on regular purchases listed on the front of this Account statement provided you pay in full the total balance indicated by the payment due date stated on the front. Otherwise, credit charges will be calculated based on the average daily balance from the date of entry of the transactions on the Account statement, until they are paid in full, at the prevailing annual interest rate indicated on the Account statement. Credit charges on Cash Advances are calculated on the average daily balance from the date on which the transaction was made until receipt of full payment, at the prevailing annual interest rate indicated on the Account statement.

Foreign Currency Conversion: Transactions in a foreign currency are converted to Canadian dollars no later than the date we post the transaction to your Account at our exchange rate which is 2.5% over a benchmark rate that is in effect and that Collabria must pay on the date of conversion. We make the conversion on the date the transaction or refund is posted to your Account.

Making Payments: You may pay the New Balance in full or in part at any time. However, you must pay at least the minimum payment by the payment due date as it appears on the front of the Account statement each month. You may make your payment at most financial institutions in Canada either through a teller, by online banking, telephone banking, or ATM banking, or via auto-pay at your financial institution. You may also pay by calling Cardholder Service at 1.855.341.4643, accessing your online account information at Conexus.ca/mycardinfo, or mailing a cheque to Collabria, CP 6300 SUCC Centre Ville, Montréal, QC H3C 3L2. To ensure your payment is processed as quickly as possible, include the return portion of your Account statement. Please write your account number on the front of your cheque. Please remember to allow sufficient time for payments to reach us by the payment due date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your Account until we have processed them.

O1BD1058 - 02/14/2022

TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	Amount
Account 5559				
01/04	02/04	INTUIT *TURBOTAX 800-446-8848 AB	5549053FQ5VHEY8NV	\$44.40
07/04	07/04	AUTOMATIC PAYMENT - THANK YOU	F811000FJ00CHGDDA	-\$1,357.85
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST				
12/04	12/04	Interest Charge on Purchases		\$0.00
12/04	12/04	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
2024 TOTALS YEAR-TO-DATE				
Total Fees Charged in 2024				\$0.00
Total Interest Charged in 2024				\$0.00

\$44.40 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 07/05/24.

INTEREST CHARGED

The total dollar amount of interest charged on purchases and fees and cash advances is indicated below. Any purchases made during a specified time period under promotional rates are broken out in the section below.

Type of Balance	Annual Interest Rate	Interest Rate Expiration Date	INTEREST CHARGED
Purchases	19.90%		\$0.00
Cash Advances	19.90%		\$0.00

REWARDS

POINTS PRIOR TO THIS STATEMENT	5,794
POINTS EARNED FOR THIS STATEMENT	44
POINTS ADJUSTED FOR THIS STATEMENT	0
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	5,838

