

# fresh offers



Earn 2x PC® points on your next purchase of \$100 or more before taxes when you use your PC® MasterCard® and this coupon at participating stores where PC® products are sold.

Valid until April 30, 2009. See reverse for more details. PLU #56280



Earn 5,000 bonus PC® points when you use your PC® MasterCard® to purchase PC® Blue Menu™ products at participating stores where PC® products are sold.

Valid until April 30, 2009. See reverse for more details. PLU #56268



Earn 5x PC® points on your next purchase of President's Choice® gift cards when you use your PC® MasterCard® and this coupon at participating stores where PC® products are sold.

Valid until April 30, 2009. See reverse for more details. PLU #56278



Earn 5x PC® points on your next purchase of President's Choice® Organics Adult or Children's Vitamin C Acerola when you use your PC® MasterCard® and this coupon at participating stores where PC® products are sold.

Valid until April 30, 2009. See reverse for more details. PLU #56270



Earn 5x PC® points on your next purchase of President's Choice® Blue Menu™ Kettle Cooked Potato Chips when you use your PC® MasterCard® and this coupon at participating stores where PC® products are sold.

Valid until April 30, 2009. See reverse for more details. PLU #56276



Earn 5,000 bonus PC® points on your next purchase of \$150 or more before taxes when you use your PC® MasterCard® and this coupon at participating stores where PC® products are sold.

Valid until April 30, 2009. See reverse for more details. PLU #56272



2x PC® points when you use your PC® MasterCard® and this coupon to purchase QuickTax\* Basic or Standard software versions at participating stores where PC® products are sold.

Valid until April 30, 2009. See reverse for more details. PLU #56274

## Did you know...

"On a recent trip to Ireland my PC® MasterCard® was suspended. I was relieved when I found out why." – M.M. Toronto

With PC MasterCard, your transactions are continually compared to your usual purchasing patterns. If anything seems out of the ordinary it could indicate fraudulent use of your account, such as unusually frequent transactions, or transactions in a foreign country, it's brought to our attention. Our security specialists will review your account; in some cases we'll even give you a call to verify the transaction. If we are unable to reach you, your account may be temporarily suspended for your security.

### What can you do to help?

- Keep your contact info up to date on your account and be sure to add your cell phone number
- Let us know before you leave on a trip – that way we'll know the transactions are being made by you and we can allow them to go through
- If you receive a call from our Security department, please return the call as soon as possible



Redeem your PC points at



... and participating supermarkets in Newfoundland and Labrador where President's Choice products are sold.

All rewards shown are for illustrative purposes only; merchandise availability varies by store and by season. Bonus PC points will be awarded to your account within 60 days of each promotion's expiry date.

<sup>1</sup> Minimum redemption is 20,000 PC points (worth \$20 in free rewards) and in increments of 10,000 PC points thereafter at participating stores. PC points are not redeemable toward the purchase of tobacco, lottery tickets, alcohol, prescription medications, milk in Quebec, or any products or services prohibited by law, or as we determine from time to time. President's Choice Financial MasterCard account must be in good standing at time of purchase. PC points will be deducted for any returns. PC points are not earned on cash advances or balance transfers.

<sup>2</sup> Services are provided by Direct Marketing Centre Inc. (DMC). President's Choice Bank and its related companies are not affiliated with and are not responsible for delivery of the services or liable in connection therewith. See Statement of Services for services, exclusions, limitations and conditions.

<sup>3</sup> Billed automatically to your President's Choice Financial MasterCard account. Rate subject to change.

<sup>4</sup> Get 2 times the regular number of PC points with this purchase. Offer subject to change. When any purchase qualifies for more than one multiplier PC points offer, each one is calculated separately; one offer does not multiply the other.

<sup>5</sup> For illustrative purposes only; expenses may vary.

<sup>6</sup> No contract term; terms of service still apply. Services and features available with compatible devices within PC mobile coverage areas.

<sup>7</sup> Rates and charges subject to change without notice. Long distance and roaming charges (including foreign taxes) may apply outside your local area. Taxes extra. Other conditions apply.

<sup>8</sup> Unlimited local calling period is from 6 pm – 7 am Monday to Thursday and weekends from 6 pm Friday to 7 am Monday. You must have at least 20¢ in your account for your phone to work and you must have at least an additional dollar in your account each day when you are billed for the following day's unlimited evenings and weekends calling plan. Taxes, long-distance and downloads are extra. This feature is not applicable when traveling outside of Canada. 20¢/minute rate applies for local calling minutes outside of the unlimited evenings and weekends calling period.

<sup>9</sup> Start-up credit not available for phone number changes or transfers to new handsets.

<sup>10</sup> To use your PC mobile phone in the continental USA, Alaska or Hawaii, you must arrange in advance to have the roaming feature on your phone and pre-authorized top-ups from your credit card or bank account. Call PC mobile customer service for details.

<sup>11</sup> Excludes text alerts and premium text messages. Applies to messages received within PC mobile territory by participating carriers. Received messages include local, international, roaming and service related messages and exclude premium, alerts and dial-up messages.

<sup>12</sup> Airtime charges may apply when retrieving messages from your PC mobile phone.

<sup>13</sup> Airtime charges may apply to all answered calls even when one call is on hold.

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®/TM MasterCard, PayPass and SecureCode are trademarks of MasterCard International Incorporated. President's Choice Bank a licensee of the marks.

®/TM Blue Menu, Organics Design, INSIDER'S REPORT, SaveEasy, SuperValu, valu-mart, Your Independent Grocer, Zehrs, Atlantic Superstore, Real Canadian Superstore, Provigo, Fortinos, Loblaws, Extra Foods, Maxi, Maxi & cie and no frills are trademarks of Loblaws Inc.

<sup>1</sup>President's Choice Financial MasterCard is provided by President's Choice Bank.

PC points program is provided by President's Choice Services Inc.

PC mobile is a division of Loblaws Inc. Services provided in PC mobile coverage areas by Bell Mobility.



# fresh news

Health and Wellness Issue

## Start fresh with PC® MasterCard®.

To a new year of health, happiness and prosperity.

Now that we're well into the new year, it's time to keep that resolution momentum going. Continue to do what you can to look after your health and well-being, both in terms of physical and financial fitness. This edition of Fresh News not only features healthier snack options, it also offers useful tips to help protect your finances and identity, benefit from great offers, and earn rewards<sup>1</sup> – fast!

Be sure to check out all the exciting fresh offers including 5x bonus PC® points on President's Choice® gift card purchases, and take advantage of everything that being a President's Choice Financial® MasterCard® customer has to offer.

## Being healthy never tasted so good.

President's Choice continues to make healthy eating tempting for you and your family.

Get the President's Choice® Healthy INSIDER'S REPORT® at participating supermarkets, where President's Choice® products are sold, and discover exciting new products such as:

- PC® Blue Menu™ Smoothie – bars made from fruit purées with no added dairy products
- PC Blue Menu 100 Calories Per Pack Oatmeal Chocolate Chip Cookies – conveniently portion controlled
- PC Blue Menu Kettle Cooked Potato Chips – the first potato chips that qualify as Blue Menu, while offering all the flavour and crunch of regular kettle-cooked potato chips!

Your tastebuds won't know you're eating better!

Plus, when you use your PC MasterCard and purchase selected items in the Healthy INSIDER'S REPORT, from February 5 to March 6, 2009, you can earn between 250 to 5,000 bonus PC points!

Check your local flyers or see in-store for your copy today.

Look inside to take advantage of exclusive PC products & great offers. Just for you!



## Your safety and security are our<sup>†</sup> priority.

March is Fraud Awareness month and there are a few key things that you should know. First of all, the risk of fraud isn't linked to any particular age group, culture or income level – it could happen to anyone, anywhere, anytime. But there are ways you can greatly reduce the risk of becoming a victim of fraud.

### Top tips to protect your identity.

- Be sure to shred all confidential documents
- Do not throw tax forms or financial statements in the garbage or recycling bin
- Keep your PIN a secret
- Check your statements often and report any transactions you don't recognize
- Be cautious when asked for personal information over the phone or Internet



### Shop online with confidence.

MasterCard<sup>®</sup> SecureCode<sup>™</sup> is a private, confidential code that is set up by you to help protect against unauthorized use by providing a simple and secure way to shop online. After you have signed up online, you will be prompted to enter your own private SecureCode every time you make online purchases at participating merchants.

For more information about MasterCard SecureCode, visit [pcfinancial.ca/securecode](http://pcfinancial.ca/securecode)



## Here's a comforting thought: You can protect your identity.

Imagine you've just found out that your credit rating has taken a turn for the worse. It's only when you ask that you discover someone has stolen your identity to apply for credit cards.

Concerned about identity theft? You can save yourself a lot of time, money and frustration by signing up for Identity Restoration<sup>2</sup>, an optional product offered exclusively to PC MasterCard customers. For only \$4.97 (plus applicable taxes)<sup>3</sup> a month you can be prepared in advance. Plus, you'll receive 2x PC points on your monthly fee<sup>4</sup>.

Qualified fraud investigators will work on your behalf with various institutions to recover your identity to pre-theft status. They will work diligently to resolve any disputes with credit bureaus, creditors, collection agencies, utility companies, government agencies, banks and any other institutions.

Get in-depth, active investigation and resolution of your fraud issue – with minimal disruption to your life!

Sign up today and call 1-866-246-PCMC (7262) or visit [pcfinancial.ca/idrestore](http://pcfinancial.ca/idrestore)

## Dollar stretching tips.



Your PC MasterCard offers many great ways to get you on the road to financial wellness. To start with:

- Earn 10 PC points for every dollar spent
- Add up to four additional authorized users on your account at no extra charge, and watch those PC points rise even faster!
- Redeem your PC points for FREE groceries<sup>1</sup>, beauty products, clothes, and so much more

In addition to great rewards, you can:

- Set up recurring payments on your PC MasterCard with your utility suppliers, so all of your bills are consolidated in one place
- Set up e-alerts to remind you when your PC MasterCard payment is due, advise when you reach a certain balance and more
- Transfer your higher interest rate balances from other retail credit cards to your PC MasterCard to reduce your monthly payments

Examples of monthly expenses <sup>5</sup>	Amount per month	PC points earned per month	PC points earned per year
Mobile phone bill	\$72	720	8,640
Gas	\$132	1,320	15,840
Groceries	\$400	4,000	48,000
Cable bill	\$70	700	8,400
Insurance	\$160	1,600	19,200
<b>Total</b>	<b>\$834</b>	<b>8,340</b>	<b>100,080</b>



That's \$100 in rewards!

Get your PC MasterCard working for you today!

## Flexibility that puts you in control of your cell phone costs.

With PC<sup>®</sup> mobile prepaid service, you can give your cell phone bill a break.

The benefits speak for themselves:

- Enjoy real freedom with NO contracts. NO activation fees. NO system access fees<sup>6</sup>.
- Get a great low rate of just 20¢/minute<sup>7</sup> local calling anytime.
- Talk a lot? Talk all you want for just \$1 a day<sup>7</sup> on the unlimited evenings and weekends local calling plan<sup>8</sup>.
- Start talking right away with a FREE \$10 start-up credit<sup>9</sup>.

Count on coverage across Canada and the U.S.<sup>10</sup> powered by Bell Mobility's extensive network and roaming arrangements. And unlike some other companies, you get FREE incoming text messages<sup>11</sup> and call display – plus voicemail<sup>12</sup>, call waiting<sup>13</sup> and more. Sign up today!

For store locator or for more information visit [pc.ca/mobile](http://pc.ca/mobile)



## fresh offers



PLU #56268

Earn 5,000 bonus PC<sup>®</sup> points when you purchase one or more PC<sup>®</sup> Blue Menu<sup>™</sup> products at participating stores where President's Choice<sup>®</sup> products are sold. Coupon only valid with President's Choice Financial<sup>®</sup> MasterCard<sup>®</sup> on qualifying products. Limit one coupon per customer per purchase. Coupon must be surrendered upon use and cannot be combined with any other offer. Not valid on prior purchases.

PLU #56280

Earn 2x the regular 10 PC<sup>®</sup> points per dollar when you spend \$100 or more before taxes at participating stores where President's Choice<sup>®</sup> products are sold.

Coupon only valid with President's Choice Financial<sup>®</sup> MasterCard<sup>®</sup> on qualifying purchase. Limit one coupon per customer per purchase. Coupon must be surrendered upon use and cannot be combined with any other offer. Not valid on prior purchases. Where any purchase qualifies for more than one multiplier PC points offer, each one is calculated separately. One offer does not multiply the other.

PLU #56266

Earn 5,000 bonus PC<sup>®</sup> points when you purchase one or more PC<sup>®</sup> Organics products at participating stores where President's Choice<sup>®</sup> products are sold. Coupon only valid with President's Choice Financial<sup>®</sup> MasterCard<sup>®</sup> on qualifying products. Limit one coupon per customer per purchase. Coupon must be surrendered upon use and cannot be combined with any other offer. Not valid on prior purchases.

PLU #56278

Earn 5x the regular 10 PC<sup>®</sup> points per dollar when you purchase one or more President's Choice<sup>®</sup> gift cards at participating stores where President's Choice<sup>®</sup> products are sold.

Coupon only valid with President's Choice Financial<sup>®</sup> MasterCard<sup>®</sup> on qualifying purchase. Limit one coupon per customer per purchase. Coupon must be surrendered upon use and cannot be combined with any other offer. Not valid on prior purchases. Where any purchase qualifies for more than one multiplier PC points offer, each one is calculated separately. One offer does not multiply the other.

PLU #56272

Earn 5,000 bonus PC<sup>®</sup> points on any purchase of \$150 or more before taxes at participating stores where President's Choice<sup>®</sup> products are sold. Coupon only valid with President's Choice Financial<sup>®</sup> MasterCard<sup>®</sup> on qualifying purchase of \$150 or more before taxes. Limit one coupon per customer per purchase. Coupon must be surrendered upon use and cannot be combined with any other offer. Not valid on prior purchases.

PLU #56270

Earn 5x the regular 10 PC<sup>®</sup> points per dollar when you purchase one or more PC<sup>®</sup> Organics Adult or Children's Vitamin C Acerola at participating stores where President's Choice<sup>®</sup> products are sold.

Coupon only valid with President's Choice Financial<sup>®</sup> MasterCard<sup>®</sup> on qualifying purchase. Limit one coupon per customer per purchase. Coupon must be surrendered upon use and cannot be combined with any other offer. Not valid on prior purchases. Where any purchase qualifies for more than one multiplier PC points offer, each one is calculated separately. One offer does not multiply the other.

PLU#56274

Earn 2x the regular 10 PC<sup>®</sup> points per dollar when you purchase one or more of the QuickTax<sup>™</sup> Basic or QuickTax<sup>™</sup> Standard version software at participating stores where President's Choice<sup>®</sup> products are sold. Subject to availability.

Coupon only valid with President's Choice Financial<sup>®</sup> MasterCard<sup>®</sup> on qualifying purchases. Limit one coupon per customer per purchase. Coupon must be surrendered upon use and cannot be combined with any other offer. Not valid on prior purchases. Where any purchase qualifies for more than one multiplier PC points offer, each one is calculated separately. One offer does not multiply the other.

PLU#56276

Earn 5x the regular 10 PC<sup>®</sup> points per dollar when you purchase one or more President's Choice<sup>®</sup> Blue Menu<sup>™</sup> Kettle Cooked Potato Chips at participating stores where President's Choice<sup>®</sup> products are sold.

Coupon only valid with President's Choice Financial<sup>®</sup> MasterCard<sup>®</sup> on qualifying purchase. Limit one coupon per customer per purchase. Coupon must be surrendered upon use and cannot be combined with any other offer. Not valid on prior purchases. Where any purchase qualifies for more than one multiplier PC points offer, each one is calculated separately. One offer does not multiply the other.

\*Presented by Intuit Canada

Have something you'd like to say? Then we'd love to hear it.

Visit [pcfinancial.ca/freshnews](http://pcfinancial.ca/freshnews) and tell us what you think of our newsletter.