

PARTNERSHIP
PARTNERSHIP

WE BELIEVE IN THE POWER OF PARTNERSHIP

MERIDIAN AFFINITY PROGRAM OFFER

Meridian[™]
Around here, banking is different.

Joanne Tom & Dwight Larmond

Branch Manager & Assistant Branch Manager

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GROWING PARTNERSHIP THROUGH MEMBERSHIP

With our Affinity Program, we align with and empower like-minded organizations with access to financial guidance, tools and resources, and exclusive banking offers.



HERE'S WHAT WE'LL
EXPLORE TODAY

What makes
Meridian different

Features and benefits
of our Affinity Partnership
offer for University of
Toronto
Faculty Association

MERIDIAN

MERIDIAN

MERIDIAN

**WHAT'S THE
MERIDIAN
DIFFERENCE?**

WE'RE A
CREDIT UNION
GUIDED BY PURPOSE

We are 100% owned by our Members

We offer products and services similar to those of the big banks: mortgages, financial planning, personal banking, and business banking

We reinvest our profits into products and services, financial tools, and community programs that best serve our Members

We strive to enable groups and communities who may be traditionally overlooked

OUR PURPOSE
OUR PURPOSE
OUR PURPOSE
OUR PURPOSE
OUR PURPOSE

To help our Members live their best lives

OUR VISION
OUR VISION
OUR VISION
OUR VISION
OUR VISION

To be recognized as an inclusive, transparent, and people-focused financial partner

OUR BRAND
OUR BRAND
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Around here, banking is different

BANK

prioritize profits

by their shareholders

with stakeholders in mind

VS

CREDIT UNION

focus on people

by their Members

with Members in mind

BUSINESS MODEL

OWNERSHIP

DECISIONS

SOME FACTS AND FIGURES

80+
years of
banking history

378,000+
Members

\$31.2 billion
in Member deposit and
credit relationship assets

\$4.4 billion
in wealth management assets
under management

87
branches
across Ontario

15
Business
Banking Centres

7-day access
to our Contact Center,
open Monday to Sunday from 8
a.m. to 12 a.m.

3,700 ABMs
across our network, for on-
the-go banking

2nd largest
credit union in Canada

2,200+
employees

2
subsidiaries

\$4.5 million
invested in non-profits
and our communities
in 2023



4 WAYS TO BANK WITH US

- At a branch
- Online banking
- Mobile app
- Telephone banking

PERSONAL BANKING PRODUCTS AND SERVICES

- Mortgages
- Personal loans
- Lines of credit
- Personal accounts
- Investments – Guaranteed Investment Certificates (GICs)
- Credit cards
- Registered investments such as RRSP, FHSA, TFSA, and RESP



AVISO WEALTH PRODUCTS AND SERVICES, THROUGH MERIDIAN

We partner with Aviso Wealth, one of Canada's largest independent dealers.

Our advisors provide financial planning and leverage a wide range of investment solutions and wealth protection offerings:

- Mutual funds
- Stocks
- Bonds
- Discretionary managed programs
- Employee benefits and group savings plans

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.





OUR ESG COMMITMENT: SUSTAINABLE INVESTING

- Advisors help select the right accounts and investments based on your savings habits and financial goals.
- All Meridian Advisors are certified Responsible Investment Specialists.
- Grow your savings by supporting companies with strong Environmental, Social, Governance (ESG) values.
- Access to NEI Investments, Canada's leading provider of Responsible Investment solutions, through Aviso Wealth.

NEWCOMERS TO CANADA

Welcome to Canada! We're here to help.

Meridian offers Banking solutions to help you start your new life in Canada. We offer a full range of banking services and tailored financial guidance crafted for the unique needs of the University of Toronto Faculty who are new to Canada.



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MERIDIAN PARTNERS
OFFER
VALUABLE SERVICES
TO MEMBERS

Willful

A simple online tool to create
legal wills in minutes

ClearEstate

A robust online estate
planning solution

LegalWills Canada

An online will-creation platform

Qtrade

Direct online investing and
guided portfolios

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**THE BENEFITS
OF AFFINITY
PARTNERSHIP**

40% of working Canadians feel overwhelmed by their level of debt

48% say they've lost sleep because of financial worries

35% spend all of their net pay or even more

RESEARCH: CANADIANS NEED FINANCIAL PARTNERS WHO CARE

44% say it would be difficult to meet their financial obligations if their pay was late

37% say they will have to delay retirement because they will not have enough money saved

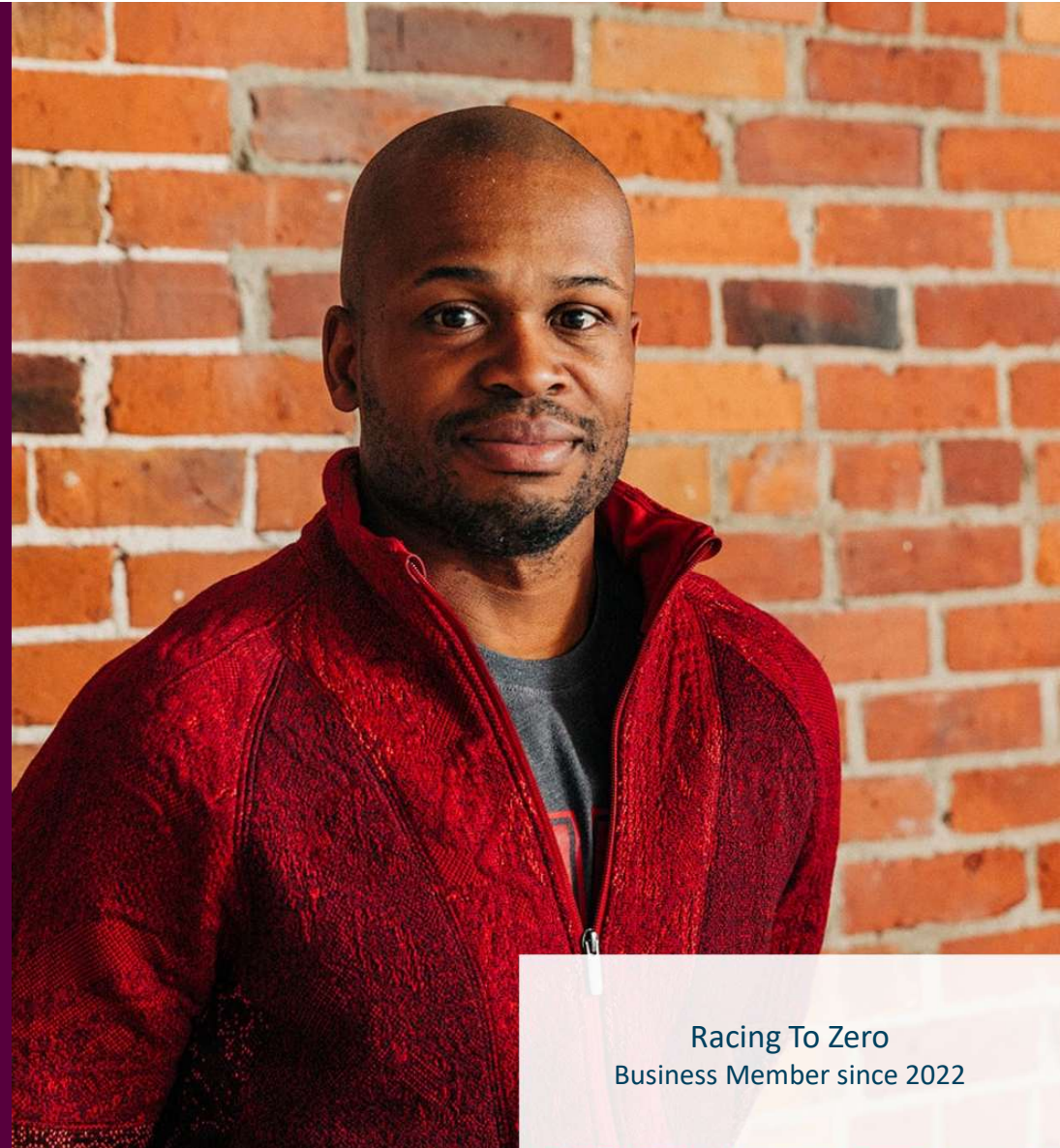
Financial stress leads to a 34% increase in absenteeism and tardiness

Source: Govt. Of Canada, FCAC

WHAT IT MEANS TO BE A MERIDIAN AFFINITY PARTNER

More than customers, your employees
are Members

- We'll help build your team's financial confidence
- Our flexible program features comprehensive banking products and services
- We offer easy on-boarding so your team can get started quickly



Racing To Zero
Business Member since 2022



AFFINITY PARTNERSHIP OFFER FOR UofT Faculty Association

To help build your employees' financial confidence:

- ✓ Executive and key person planning
- ✓ A minimum of 2 outreach activities each year
- ✓ Onsite visits or virtual meetings with Meridian experts, based on your team's needs
- ✓ Personalized financial plans to support employee success

AFFINITY PARTNERSHIP OFFER
FOR THE UNIVERSITY OF TORONTO FACULTY
ASSOCIATION

We offer an exclusive program designed specifically for the University of Toronto Faculty Association.



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QUESTIONS



PARTNERSHIP
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LET'S BUILD OUR PARTNERSHIP TOGETHER

THANK YOU

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Ready to take the Next Step?

- SCAN now to take advantage of these offers
- CALL us at (416) 597-1050
- EMAIL us at yongecollege.fax@meridiancu.ca
- VISIT us at 458 Yonge St.(Yonge & College),
Toronto, ON., M4Y1W9

