

GUIDE TO BENEFITS



MERIDIAN VISA* CASH BACK CARD

VISA

Meridian[™]



WELCOME

Your new Meridian Visa Cash Back Card is your key to earning cash back and more for simply making everyday purchases. You'll be rewarded with benefits and exceptional service.

Earn 1% on gas, grocery and pharmacy purchases and utility bill payments. You'll also earn 0.5% on all other eligible purchases.¹

STANDING BY TO SERVE YOU

Our dedicated Cardholder Service team is available 24 hours a day, 7 days a week, to help answer your questions whenever they arise. Your satisfaction is our priority.

**Canada
and U.S.:**

1.855.341.4643

**International
Collect:**

1.515.343.8995



EARN CASH REWARDS ... JUST FOR USING YOUR CARD¹

Why not earn cash rewards simply for making everyday purchases?

With your new Meridian Visa Cash Back Card, your everyday purchases ... whether it's buying groceries or gas, dining out with friends, getting a haircut or seeing the latest movie at a theatre ... all add up to valuable cash back that can be redeemed for your choice of account credit, merchandise, event tickets or gift cards.

It's an easy way to earn "extra" money simply by using your new Meridian Visa Cash Back Card on the purchases you already make.

To view a list of the most current reward options or to redeem, visit meridianvisa.ca/cashrewards.



USING YOUR MERIDIAN VISA CASH BACK CARD

As a valued Member, you're free to use your new Meridian Visa Cash Back Card anywhere major credit cards are accepted.

You'll automatically earn valued cash rewards for every qualified purchase. Of course, those rewards will be detailed on your statement every month.

PAY WITH A WAVE OF YOUR HAND

Visa payWave® technology helps you get through the checkout faster. Simply wave your Meridian Visa Cash Back Card in front of a secure reader at a participating merchant. No swiping, inserting, signing or PIN is required for purchases under the merchant's set limit. If your purchase is over the merchant's set limit, you may be asked to sign, swipe or insert your card instead.

UP-TO-THE-MINUTE ACCOUNT INFORMATION

Your monthly statement isn't the only way to find details about your card. With Meridian's Online Banking and Mobile Banking Apps, you can pay your bill and find details about your current balance, transaction history, payment due date, statement balance and minimum payment anytime.

For additional account information, MyCardInfo is an online account management tool that helps you access your credit card information, look up statement history, review recent transactions, verify the last payment made, pay your credit card bill and much more.

Just go to meridian.mycardinfo.com to get started.



ELIMINATE PAPER STATEMENTS

You can eliminate one more bill from your mailbox by signing up for eStatements. This free service provides you with digital account statements ... so you can conveniently take care of everything online. Sign up at meridian.mycardinfo.com.

TURN YOUR EVERYDAY BILLS INTO SOMETHING MORE

Want to turn everyday bills into cash back? Pay them with your Meridian Visa Cash Back Card. Each eligible bill you pay earns you cash rewards ... putting you another step closer to your goals.



PROTECTING YOUR EVERYDAY PURCHASES ... YOUR DEVICES ... AND MORE

As a valued cardholder, you're automatically entitled to extra-value benefits ... delivering an extra layer of protection and peace of mind.

PURCHASE PROTECTION & EXTENDED WARRANTY²

Whether you're buying electronics, appliances or any other major purchase, you want to make sure you're protected from theft, damage or loss.

You can rest easier when you purchase an eligible item using your Meridian Visa Cash Back Card because you receive 90 days of purchase protection (maximum of \$10,000 per item up to a maximum of \$50,000 lifetime per account) and double the original manufacturer's warranty (for a maximum of one additional year).

PRICE PROTECTION SERVICE⁵

When you use your card to purchase an eligible new item, and you find it for a lower written advertised price within 60 days from the date of purchase, you may be reimbursed for the difference up to \$100 per item and \$500 per account per year.

MOBILE DEVICE INSURANCE²

Your phone or tablet may very well be your lifeline to friends and work. If you use your Meridian Visa Cash Back Card to purchase your new wireless device or make all monthly wireless bill payments, when you fund such purchase through a plan, your mobile device

will be protected for up to \$1,000 in case it's lost, stolen or accidentally damaged or experiences hardware failure ... so you can be back in contact right away.

If you have questions or need to file a claim for Purchase Protection & Extended Warranty, Price Protection Services or Mobile Device Insurance, please call 1.855.255.4037 (Canada and U.S.) or 1.613.634.4956 (International Collect).

COMMON CARRIER ACCIDENT PROTECTION³

You're protected while travelling by commercial airplane, train, cruise, taxi and much more under this card's \$100,000 accident coverage.

If you have questions or need to make a claim for Carrier Accident Protection, please call 1.844.234.6255 (Canada and U.S.) or 1.514.875.4126 (International Collect). Please see your insurance contract for more information and complete details of coverage.



AN EXTRA LEVEL OF SECURITY ... KEEPING YOU & YOUR ACCOUNT SAFE

No one wants to think about fraud or account issues. With your Meridian Visa Cash Back Card, that's one less worry on your mind.

Your account includes several security features designed to protect your personal and financial information.

FRAUD MONITORING

Your account is monitored by sophisticated technology tools to detect suspicious transactions. If this ongoing process reveals suspected fraud or a potential security breach, we'll contact you to verify if the charge is legitimate.

ZERO LIABILITY⁴

Shop with complete confidence – online or in stores. Our Zero Liability program offers you protection against unauthorized use of your card, ensuring you don't pay for fraudulent activity. If you suspect any suspicious activity, you must immediately contact us to report any potential misuse.

VERIFIED BY VISA[®]

You can add an extra layer of security to online shopping by enrolling in the free Verified by Visa program. It's an easy way to help prevent online fraud before it happens. Simply enrol at meridianvisa.ca/verifiedbyvisa to register a password with the Verified by Visa service. Once activated, your card can be used only by you to make purchases at Verified by Visa-enabled merchants.

ADDRESS VERIFICATION SERVICES

Visa takes protecting your account even further with Address Verification Services. By matching the address on your account with the billing address given when making a purchase, Visa works with merchants to continue to cut down on fraud.

LOST/STOLEN CARD REPORTING

Lost or stolen credit cards can be an inconvenience and a major source of fraud, but you can help protect your account against fraud by promptly reporting the theft or loss of your Meridian Visa Cash Back Card to Cardholder Service at 1.855.341.4643 (Canada and U.S.) or 1.515.343.8995 (International Collect).

EMERGENCY CARD REPLACEMENT

Having a credit card stolen or lost can be a serious concern. Especially if you're travelling, it can cause a major disruption to your travel plans. That's why we'll work with you to rush a new card to your location. International card replacement fees may apply. Just call 1.800.847.2911 (Canada and U.S.) or 1.303.967.1096 (International Collect).

EMERGENCY CASH ADVANCE

Emergencies come up. If you need cash advanced to you in an emergency, call 1.800.847.2911 (Canada and U.S.) or 1.303.967.1096 (International Collect) and we'll work with you to arrange a convenient location to pick up the cash – 24 hours a day, 7 days a week.

CHIP AND PIN TECHNOLOGY

Your Meridian Visa Cash Back Card is embedded with a microchip that requires a PIN to help verify authorized transactions. This gives you an extra level of protection against fraud. A unique PIN is provided to you, but you can also select a new PIN at any time by calling 1.844.788.2725. For next steps and additional information on changing your PIN, visit meridianvisa.ca/pin.

FRAUD TEXT ALERTS

Catching fraud when it's happening can help limit the damage done. Your Meridian Visa Cash Back Card uses exclusive technology to help track suspected fraud and send you text messages right away to verify your authorization of certain purchases. Sign up for fraud text alerts at meridian.mycardinfo.com.



MAKING THE MOST OF YOUR MERIDIAN VISA CASH BACK CARD

Earning cash rewards for everyday purchases is a valuable benefit. But there are other ways to do even more with your Meridian Visa Cash Back Card.

SAVE MONEY ON INTEREST BY MAKING A BALANCE TRANSFER

Why pay more on higher-interest credit cards when you can roll those balances over to your new Meridian Visa Cash Back Card?

To transfer a balance, simply decide which accounts you'd like to transfer and call 1.855.341.4643 to get things started.

ADD ADDITIONAL USERS TO BUILD REWARDS FASTER

It's easy to add a spouse or other family members to your Meridian Visa Cash Back Card with free supplemental cards. Your rewards will grow faster because their purchases will also earn cash back rewards for your account. Plus, they'll also be included in your card benefits.

To add additional users, call 1.855.341.4643 or visit meridian.mycardinfo.com.

WHEN YOU'RE ON THE GO

Taking in new sights and exploring new regions can be one of the most exciting parts of travelling. There are several ways to avoid hassles while you're travelling with your Meridian Visa Cash Back Card:

- **Tell us when you're travelling and where you're going.** This can help avoid potential confusion about fraudulent charges. Simply call 1.855.341.4643 or enter the information via the travel centre at meridian.mycardinfo.com.
- **Make a copy of your credit cards (both front and back)** and keep this in a secure location that is accessible while travelling (not in your wallet).
- **Verify available credit limits and current account balances** so you'll know exactly what's available as you enjoy the wonders the world has to offer.
- **Store your cards and valuables in a safe place.** Many hotels offer security boxes and safes.
- **Visit visa.ca when travelling internationally** to find the toll-free Visa Customer Care Centre in the event your card is lost or stolen. If travelling within Canada, you can reach us at 1.855.341.4643 or 1.515.343.8995 (International Collect).

¹ For complete details of the Meridian Cash Rewards Program for the Meridian Visa Cash Back Card, please refer to the Meridian Cash Rewards Program Terms & Conditions received with your card. The Meridian Cash Rewards program is subject to change at any time. For the most current list of Rewards available, Point values and to redeem Points for Rewards, visit meridianvisa.ca/cashrewards.

² Insurance coverage underwritten by American Bankers Insurance Company of Florida (ABIC), under Group Policy Number CFM022017. ABIC, its subsidiaries and affiliates carry on business in Canada under the name of Assurant®. ®Assurant is a registered trademark of Assurant, Inc. Details of the coverage, including definitions, benefits, limitations and exclusions, are in the Certificate of Insurance provided with your card. Insurance coverage is subject to change. Keep the Certificate of Insurance in a safe place with your other valuable documents.

³ Insurance coverage underwritten by Desjardins Financial Security Life Assurance Company. This document is provided for information purposes only. For details of the coverage, refer to the insurance contract provided with your card. Some conditions and restrictions apply. Insurance coverage is subject to change.

⁴ 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 1.515.343.8995 (International Collect) when you knew that your credit card was lost or stolen.

If you believe there has been unauthorized use on your account you must call and 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.

⁵ Price Protection Service is a service only, not insurance, and is provided by American Bankers Insurance Company of Florida.

The Meridian Visa Card is issued by Collabria Financial Services Inc. pursuant to a license from Visa. *Visa is a trademark of Visa Int. and is used under license.

™Trademark of Meridian Credit Union Limited.

Meridian Visa Cash Back Card

AT-A-GLANCE INFORMATION



Questions

1.855.341.4643 (Canada and U.S.)

1.515.343.8995 (International Collect)



Lost or Stolen Card

1.855.341.4643 (Canada and U.S.)

1.515.343.8995 (International Collect)



Online Account Management

meridian.mycardinfo.com



Cash Rewards Redemption

meridianvisa.ca/cashrewards