



A financial partner who's on your side

At Meridian, we understand that your medical practice has unique needs. Whether you're starting out or growing your practice, it's important to have a financial partner who's in touch with the medical industry and can provide tailored solutions that will support your business through every stage.

Managing your cash flow

Going into business for yourself means you'll enjoy more flexibility with your schedule. To effectively balance your practice and your personal life and to get the most out of both, you'll need a good cash flow management system.

Meridian has a number of business solutions that can help you manage your cash flow needs. It means that you can spend more time focusing on what you do best – caring for your patients – without having to worry about what's happening with your money. Also, unlike other financial institutions, we offer immediate access to a dedicated Senior Wealth Advisor to help keep you on track as your practice grows.



Financial considerations for doctors include:

- ✓ What will it cost to buy into a practice, or to launch your own?
- ✓ Premises – have you considered your location? Is there competition already in place?
- ✓ The work/life balance – balancing your income with flexible schedules.
- ✓ Repaying your student loan.

Meridian offers doctors financial solutions for:

- ✓ Equipment purchase
- ✓ Buying your own premises
- ✓ Launching an additional practice
- ✓ Investing your cash reserves

Benefits of working with us

- ✓ Interest rates as low as Prime less 0.25% and interest only repayment for up to 11 months
- ✓ Practice purchase financing up to 100%, covering equipment, building and goodwill
- ✓ Practice start-up, up to 75% financing leasehold improvements and equipment
- ✓ Owner-occupied real estate financing, up to 100% (for each professional) on real estate valued under \$1 million
- ✓ Still a student? Get financing up to \$300,000 at as low as Prime less 0.25%, with up to a 15-year amortization and 2-year interest only after you complete your program

At Meridian, you're not just another business

We understand we're dealing with your hopes and dreams, and that what we can offer you has a profound impact on your life. We'll carefully review your application with the goal of supporting you as a business partner.

Since we offer student loan packages as well as business solutions, we'll be with you for the whole journey – from entering your first year of medical school to completing your education, to launching your first practice and then helping you grow it.

We'll find a solution

Where banks may have responded with a flat "no", at Meridian we'll do our best to come up with a solution. We're interested in becoming your business partner, not just a supplier.

MeridianCU.ca

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**We're here to help
you figure it out**

When we say there are no dumb questions, we really mean it. We're really keen to help you complete your education, launch your practice and enjoy the rewards. So, contact one of our advisors to find out how we can support you on your business journey.

For more information about our Professionals program, visit: MeridianCU.ca/Professionals

To find an Advisor near you, visit: MeridianCU.ca/SBAdvisor

MeridianTM
Where banking feels good.