



A financial partner who's on your side

At Meridian, we understand that your pharmacy 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 pharmaceutical industry and can provide tailored solutions that support your business through every stage.

Managing your cash flow

To effectively balance your business and your personal life, 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. Also, unlike other financial institutions, we offer immediate access to a dedicated Senior Wealth Advisor to help keep you on track as your business grows.



Financial considerations for pharmacists include:

- ✓ What kind of business – a retail outlet or research facility? Are you considering going into business with a complementary profession, such as a doctor?
- ✓ 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 pharmacists financial solutions for:

- ✓ Purchase of equipment, drugs and supplies
- ✓ Buying your own premises
- ✓ Launching additional branches, if you're a retail pharmacist
- ✓ Investing your cash reserves

Benefits of working with us

- ✓ Interest rates as low as Prime plus 1.00%.
- ✓ Practice purchase financing up to 75%, covering equipment, building and goodwill, supported by a valuation
- ✓ Practice start-up, up to 75% financing LHIs and equipment
- ✓ Still a student? Get financing up to \$125,000 at Prime plus 1.25%

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.

At Meridian, we understand and support other health professionals, such as doctors and dentists. If you're considering going into business with another health professional, we can help.

MeridianCU.ca

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*Canadian Institute for Health Information (CIHI): <https://www.cihi.ca/>



**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 business 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

Meridian[™]
Where banking feels good.