



# A financial partner who's on your side

At Meridian, we understand that your veterinary practice has unique needs. Whether you're launching your first practice or buying into an existing one, it's important to have a financial partner who's in touch with the veterinary industry and can provide tailored solutions that support your practice through every stage.

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## 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. This means you can spend more time focusing on what you do best – caring for your patients and their owners – 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 vets include:

- ✓ Are you launching your own practice, or buying a partnership in an existing one?
- ✓ 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 vets financial solutions for:

- ✓ Purchasing equipment, drugs and supplies
- ✓ 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

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## 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 study 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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\* [www.agric.gov.ab.ca](http://www.agric.gov.ab.ca)

\*\* [www.canadianveterinarians.net](http://www.canadianveterinarians.net)



**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](http://MeridianCU.ca/Professionals)

To find an Advisor near you, visit:  
[MeridianCU.ca/SBAdvisor](http://MeridianCU.ca/SBAdvisor)

**Meridian**<sup>™</sup>  
Where banking feels good.