

Disclosure Statement for Personal Cards

The charges, fees, pricing and benefits described in this Disclosure Statement are valid as of October 9, 2022 unless otherwise noted, and are subject to change. For Meridian U.S. Dollar VISA card, fees and charges are in U.S. dollars.

Annual Interest Rate or Rates	<p>These interest rates are in effect from the date your account is activated.</p> <p>Purchases & Fees 19.50%</p> <p>Cash Advances 21.99%</p> <p>If a cardholder is 30 or more days delinquent on the account, the Annual Interest Rate may change to 24.90%</p>																							
Interest-Free Grace Period	<p>You will have an interest-free grace period on new purchases of at least 21 days if you pay in full by the payment due date. After the payment due date, interest is compounded daily. There is no interest-free grace period on cash advances or balance transfers and interest is compounded daily from the date of any such transaction.</p>																							
Minimum Payment	<p>2.00%</p> <p>The Minimum Payment Due is 2.00% of the new balance (rounded to the nearest dollar), but at least \$10.00 (or the entire new balance if it is less than \$10.00).</p>																							
Foreign Currency Conversion	<p>2.50%</p> <p>Transactions in a foreign currency are converted to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) no later than the date we post the transaction to your credit card account at our exchange rate which is 2.50% over a benchmark rate that is in effect and that Meridian must pay on the date of conversion. We make the conversion on the date the transaction or refund is posted to your account.</p>																							
Annual Fees	<p>To be charged within the first two monthly statements following the opening of your new account and annually on your statement anniversary date.</p> <table border="1" data-bbox="293 968 1471 1360"> <thead> <tr> <th data-bbox="293 968 829 1010">Annual Card Fees</th> <th data-bbox="834 968 1154 1010">Amount</th> <th data-bbox="1159 968 1471 1010">Amount per additional card</th> </tr> </thead> <tbody> <tr> <td data-bbox="293 1016 829 1058">Meridian VISA* Cash Back Card</td> <td data-bbox="834 1016 1154 1058">\$0.00</td> <td data-bbox="1159 1016 1471 1058">\$0.00</td> </tr> <tr> <td data-bbox="293 1064 829 1106">Meridian VISA Infinite* Cash Back Card</td> <td data-bbox="834 1064 1154 1106">\$99.00</td> <td data-bbox="1159 1064 1471 1106">\$30.00</td> </tr> <tr> <td data-bbox="293 1113 829 1155">Meridian VISA Infinite* Travel Rewards Card</td> <td data-bbox="834 1113 1154 1155">\$99.00</td> <td data-bbox="1159 1113 1471 1155">\$30.00</td> </tr> <tr> <td data-bbox="293 1161 829 1203">Meridian VISA* Platinum Cash Back Card</td> <td data-bbox="834 1161 1154 1203">\$49.00</td> <td data-bbox="1159 1161 1471 1203">\$0.00</td> </tr> <tr> <td data-bbox="293 1209 829 1251">Meridian VISA* Platinum Travel Rewards Card</td> <td data-bbox="834 1209 1154 1251">\$49.00</td> <td data-bbox="1159 1209 1471 1251">\$0.00</td> </tr> <tr> <td data-bbox="293 1257 829 1299">Meridian VISA* US Dollar Card</td> <td data-bbox="834 1257 1154 1299">\$65.00</td> <td data-bbox="1159 1257 1471 1299">\$30.00</td> </tr> </tbody> </table>			Annual Card Fees	Amount	Amount per additional card	Meridian VISA* Cash Back Card	\$0.00	\$0.00	Meridian VISA Infinite* Cash Back Card	\$99.00	\$30.00	Meridian VISA Infinite* Travel Rewards Card	\$99.00	\$30.00	Meridian VISA* Platinum Cash Back Card	\$49.00	\$0.00	Meridian VISA* Platinum Travel Rewards Card	\$49.00	\$0.00	Meridian VISA* US Dollar Card	\$65.00	\$30.00
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Other Fees	<p>The following fees are charged on the day the transaction or activity occurs:</p> <table border="1" data-bbox="293 1398 1471 1602"> <tbody> <tr> <td data-bbox="293 1398 683 1451">Over Limit Fee</td> <td data-bbox="688 1398 829 1451">\$0.00</td> <td data-bbox="834 1398 1203 1451">Balance Transfer Stop Pay Fee</td> <td data-bbox="1208 1398 1471 1451">\$20.00</td> </tr> <tr> <td data-bbox="293 1457 683 1499">Cash Advance Fee</td> <td data-bbox="688 1457 829 1499">\$3.50</td> <td data-bbox="834 1457 1203 1499">Payment Return Fee (NSF Fee)</td> <td data-bbox="1208 1457 1471 1499">\$45.00</td> </tr> <tr> <td data-bbox="293 1505 683 1558">Balance Transfer Transaction Fee</td> <td data-bbox="688 1505 829 1558">\$0.00</td> <td data-bbox="834 1505 1203 1558">Late Payment Fee</td> <td data-bbox="1208 1505 1471 1558">\$0.00</td> </tr> </tbody> </table>			Over Limit Fee	\$0.00	Balance Transfer Stop Pay Fee	\$20.00	Cash Advance Fee	\$3.50	Payment Return Fee (NSF Fee)	\$45.00	Balance Transfer Transaction Fee	\$0.00	Late Payment Fee	\$0.00									
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