

GUIDE TO BENEFITS



MERIDIAN VISA^{*} US DOLLAR CARD

VISA

MeridianTM



WELCOME

Your new Meridian Visa US Dollar Card is your key to earning the privileges you deserve — whenever you visit and make purchases in the United States and countries that use the US dollar as their official currency. Enjoy no foreign transaction fees when you make purchases while you travel and shop in the US. Eliminate conversion rates by receiving and paying your bill with a Meridian US chequing or savings account.

Earn 1 reward point for every \$1 spent on ALL card purchases with no restrictions.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

With your Meridian Visa US Dollar Card's Rewards program, you earn points just for using your card on US-dollar purchases, including items purchased when you travel to the US and when you shop online in US dollars. Plus, you can redeem those points for your choice of cash back in a statement credit, gift cards, merchandise or travel rewards.

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

USING YOUR MERIDIAN VISA US DOLLAR CARD

As a valued cardholder, you're free to use your new Meridian Visa US Dollar Card anywhere major credit cards are accepted. There are no foreign transaction fees whenever you visit and make purchases in the United States. You'll automatically earn valued reward points 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 US Dollar 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.

24/7 TRAVEL ASSISTANCE³

If you're out of town and need help – whether it's finding a doctor or a dentist, receiving legal assistance, getting travel advice or getting help with other situations – our travel assistance service can help you quickly find the professional and the answers you need. This benefit goes above and beyond during travel accidents and emergencies.

We can help you get the hospital or emergency care you need. Plus, when your condition stabilizes enough that you can return home, we can even help arrange tickets to get you and your travelling companions home safely.

Just 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.

PROTECTING YOU ... YOUR TRAVEL ... AND YOUR BELONGINGS

As a valued cardholder, you're automatically entitled to a wide range of 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 US Dollar 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).

AUTO RENTAL COLLISION/LOSS INSURANCE²

When you rent a car for up to 48 consecutive days, and charge the full cost of your car rental to your Meridian Visa US Dollar Card, you may be covered if the rental car is damaged or stolen.

If you have questions on the benefits above or need to file a claim, please call 1.855.255.4037 (Canada and U.S.) or 1.613.634.4956 (International Collect).

TRIP CANCELLATION OR INTERRUPTION³

Departures get delayed. Connections are missed. Trips are interrupted for any number of reasons. Your Meridian Visa US Dollar Card includes benefits to help take care of those travel costs.

LOST OR DELAYED BAGGAGE³

Your Meridian Visa US Dollar Card helps eliminate the financial worries by helping you replace up to \$1,000 of lost, stolen or damaged baggage. If your bags are just delayed, we'll help there too, with up to \$500 reimbursed for toiletries and essential clothing.

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 Trip Cancellation or Interruption, Lost or Delayed Baggage or Common 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 US Dollar 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.

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 US Dollar 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 US Dollar 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.co/pin.

FRAUD TEXT ALERTS

Catching fraud when it's happening can help limit the damage done. Your Meridian Visa US Dollar 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 US DOLLAR CARD

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

ADD ADDITIONAL USERS TO BUILD REWARDS FASTER

It's easy to add a spouse or other family members to your Meridian Visa US Dollar Card with supplemental cards (additional fee applies). 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 US Dollar 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 US Dollar Cash Rewards Program for the Meridian Visa US Dollar Card, please refer to the Meridian US Dollar Cash Rewards Program Terms & Conditions received with your card. The Meridian US Dollar 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/usrewards.

² Insurance coverage underwritten by American Bankers Insurance Company of Florida (ABIC), under Group Policy Number CFSM022017. 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.

The Meridian Visa Card is issued by Collabria Financial Services Inc. in joint partnership with Meridian Credit Union Limited 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 US Dollar 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/usrewards