

GUIDE TO BENEFITS



MERIDIAN VISA® PLATINUM TRAVEL REWARDS CARD

VISA

MeridianTM



WELCOME

Your new Meridian Visa Platinum Travel Rewards Card is your key to earning the platinum-level privileges you deserve. You'll be rewarded with benefits and exceptional service.

Earn 1 travel reward point for every \$1 of net purchases and 2 travel reward points for every \$1 of net purchases in foreign currencies.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 REWARDS ... JUST FOR USING YOUR CARD¹

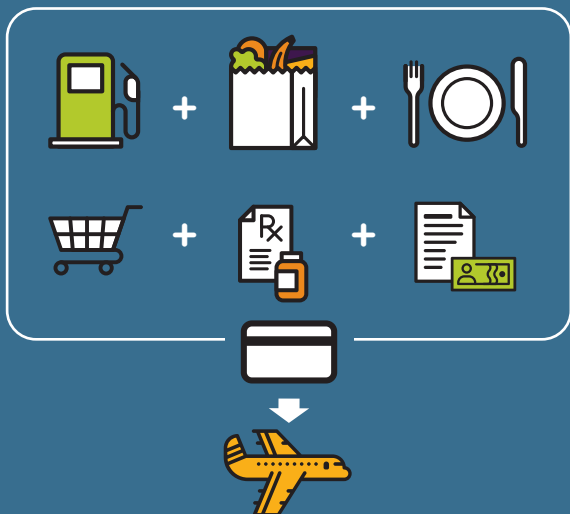
Why not earn travel reward points simply for making everyday purchases?

With your new Meridian Visa Platinum Travel Rewards Card, your everyday purchases ... whether it's buying groceries or gas, dining out with friends, getting a haircut or seeing the latest movie at a theatre ... all add up to valuable travel reward points that can be redeemed for your choice of travel rewards, merchandise, event tickets or gift cards.

Choose from worldwide flight options with over 100 airlines. Stay in hotels, with more than 80,000 properties to choose from. Enjoy top cruise destinations. Reward yourself with gift cards from top retailers or select from over 1,000 merchandise options.

To view a list of the most current reward options or to redeem, visit

meridianvisa.ca/travelrewards.



USING YOUR MERIDIAN VISA PLATINUM TRAVEL REWARDS CARD

As a platinum-level cardholder, you're free to use your new Meridian Visa Platinum Travel Rewards Card anywhere major credit cards are accepted.

You'll automatically earn valued travel reward points for every qualified purchase. Of course, those reward points 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 Platinum Travel Rewards 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.

TURN YOUR EVERYDAY BILLS INTO SOMETHING MORE

Want to turn everyday bills into travel reward points? Pay them with your Meridian Visa Platinum Travel Rewards Card. Each eligible bill you pay earns you travel reward points ... putting you another step closer to your goals.



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

As a platinum 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 Platinum Travel Rewards 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).

PRICE PROTECTION SERVICE⁶

When you use your card to purchase an eligible new item, and you find it for a lower written advertised price within 60 days from the date of purchase, you may be reimbursed for the difference up to \$100 per item and \$500 per account per 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 Platinum Travel Rewards 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).

24/7 TRAVEL ASSISTANCE⁴

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.

LOST OR DELAYED BAGGAGE³

Your Meridian Visa Platinum Travel Rewards 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 \$1,000,000 accident coverage.

If you have questions or need to make a claim for 24/7 Travel Assistance, 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.

MOBILE DEVICE INSURANCE²

Your phone or tablet may very well be your lifeline to friends and work. If you use your Meridian Visa Platinum Travel Rewards Card to purchase your new wireless device or make all monthly wireless bill payments, when you fund such purchase through a plan, your mobile device will be protected for up to \$1,000 in case it's lost, stolen or accidentally damaged or experiences hardware failure ... so you can be back in contact right away.

To file a claim, please call 1.855.255.4037 (Canada and U.S.) or 1.613.634.4956 (International Collect).

AN EXTRA LEVEL OF SECURITY ... KEEPING YOU & YOUR ACCOUNT SAFE

No one wants to think about fraud or account issues. With your Meridian Visa Platinum Travel Rewards 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 LIABILITY⁵

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.co/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.

ADDRESS VERIFICATION SERVICES

Visa takes protecting your account even further with Address Verification Services. By matching the address on your account with the billing address given when making a purchase, Visa works with merchants to continue to cut down on fraud.

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 Platinum Travel Rewards 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 Platinum Travel Rewards 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 Platinum Travel Rewards 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 PLATINUM TRAVEL REWARDS CARD

Earning travel rewards for everyday purchases is a valuable benefit. But there are other ways to do even more with your Meridian Visa Platinum Travel Rewards Card.

SAVE MONEY ON INTEREST BY MAKING A BALANCE TRANSFER

Why pay more on higher-interest credit cards when you can roll those balances over to your new Meridian Visa Platinum Travel Rewards Card?

To transfer a balance, simply decide which accounts you'd like to transfer and call 1.855.341.4643 to get things started.

ADD ADDITIONAL USERS TO BUILD REWARDS FASTER

It's easy to add a spouse or other family members to your Meridian Visa Platinum Travel Rewards Card with free supplemental cards. Your rewards will grow faster because their purchases will also earn travel reward points 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 Platinum Travel Rewards 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 Travel Rewards Program for the Meridian Visa Platinum Travel Rewards Card, please refer to the Meridian Travel Rewards Program Terms & Conditions received with your card. For the most current list of Rewards available, Point values and to redeem Points for Rewards, visit www.meridianvisa.ca/travelrewards.

² Insurance coverage underwritten by American Bankers Insurance Company of Florida (ABIC), under Group Policy Number CF5M022017. 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 24/7 Travel Assistance is provided 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. Eligibility is conditional on the card account being active and in good standing. Coverage is subject to change.

⁵ 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.

⁶ Price Protection Service is a service only, not insurance, and is provided by American Bankers Insurance Company of Florida.

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 Platinum Travel Rewards 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



Travel Rewards Redemption

meridianvisa.ca/travelrewards