

Independent Shorts

- The Town of St. Marys' online community survey regarding Recreation and Leisure Services is open for input until Friday, March 3rd. Visit www.townofstmarys.com to have your opinion registered.

-The St. Marys Farmers' Market Association's Annual General Meeting is scheduled for 7:30 pm on Wednesday, March 1st in Meeting Room A at the Friendship Centre. All residents of St. Marys and customers of the Market are welcome to attend.

-Major League Baseball will reportedly implement an automatic intentional walk this season, to be signaled from the dugout instead of actually throwing four intentional balls. Per discussion with CBHOF Director of Operations Scott Crawford, the frequency of an intentional walk was roughly once every 2.6 games in 2016, therefore this change is expected to save about one minute every 2.6 games. When asked about more productive ways to save time during games, Crawford replied, "Truly I don't think they have to. It's a fantastic game already, but if something I would suggest either limit trips to the mound by the catcher during an inning or reduce the replay time allowed to call a request for the replay."

Business of the Week

Meridian Credit Union

By Stewart Grant

Our Business of the Week is Meridian Credit Union, located in downtown St. Marys at the southwest corner of Queen and Wellington. Meridian expanded into Southwestern Ontario (and St. Marys) in 2012 through its purchase of the assets of Desjardins Credit Union.

Dave Brown is the branch manager of the St. Marys location. His team includes three frontline service staff and two sales associates. Dave previously worked in London with a couple of the big national banks, but has loved being part of the community here in St. Marys since joining Meridian three years ago. The friendly small-town environment of St. Marys combined with the community-oriented culture of Meridian Credit Union has been a perfect fit for Dave and his team.

"We have a 'Commitment to Community' program here at Meridian where we allocate no less than 4% of before-tax earnings directly back into our own communities. We are given the decision-making power right here at our branch to invest these funds that are within our localized budget," said Dave. "We've loved getting involved and being part of the community here." Meridian has sponsored many events and programs within St. Marys, including Little Falls' Forest School, Hope for Haiti, Stonetown Heritage Days, Santa Claus Parade, along with local sports, church BBQs and senior events. Meridian's culture also encourages employees to use company time to go out into the community and give their time to help local charities.

With Meridian setup as a credit union, there are some key distinctions between its structure and that of a traditional bank. The banks are "for-profit corporations" whose declared earnings are paid to shareholders. Because Meridian

is owned by their Members, they only work for them. That means they can take their profits and return them to their Members in the form of enhanced products and services.

Dave indicated that Meridian's high interest account currently pays an annualized rate of 1.5%, with no transaction fees. At the same time, Meridian strives to achieve the lowest 5-year mortgage rate in the area, with their current such rate posted at 2.64%.

Although credit unions don't have nearly as many branches as the big banks, credit unions throughout Canada work with each other allowing its members to make deposits and withdrawals at participating financial institutions' ATMs service charge free, via The EXCHANGE® Network.

To maintain membership within Meridian Credit Union requires the payment of a one-time membership due of \$1 (the membership fee was previously \$25 but was reduced to a dollar last year). Members have voting rights at the annual general meetings, and one vote is allowed per member regardless of the size of their account. At the present time, Meridian in St. Marys has approximately 1,600 members and has been growing by close to 100 members per year. Province-wide, Meridian is now Ontario's largest credit union, and is the fourth-largest credit union in all of Canada.

Meridian Credit Union is located at 134 Queen Street East in downtown St. Marys, at the southwest corner of Queen and Wellington. For more information, stop by the branch (9:00 am to 4:30 pm Mondays through Wednesdays and 9:00 am to 6:00 pm Thursdays and Fridays), visit their website at <https://www.meridiancu.ca> or give them a call at 519-284-2260.

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