

## Meet Truffles, a four-legged Meridian Member



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You could say that Jose and Dagmar Le Francois's dog Truffles put them on the scent of a better financial plan. The English Springer Spaniel is more than just a dog. He's a part of their family.

When the retired dentists and new residents of the Niagara region spotted a sign for an Online Savings Account with a rate of 1.85% in Meridian's window, they were curious. So they brought Truffles along to check things out.

Susan O'Neill, a Meridian Financial Planning Specialist at the Virgil branch, was the first one to greet them. She made them all feel welcome – including Truffles.

And she made a good first impression with Jose. "The first thing I thought was that they were extremely friendly."

Jose's grandfather had been one of the founding members of Desjardins credit union in Quebec, so he was already somewhat familiar with Meridian.

"It's by the people, for the people and it returns to the people," he says. "It's not like those huge banks where money disappears in those huge buildings. It's a nice local initiative and it helps the local people."

Although they came in to inquire about the Online Advantage Savings account, Susan couldn't help but look at the big picture. "Sometimes people come in for one thing but that's not really what they need. We're not desperate to lock people's money in. And we don't just sell products" she says. "We take the time to make sure we're providing what our Members need specifically to achieve their own financial goals. It's not a one-size-fits-all approach."

She began by asking Jose and Dagmar some questions to get to know them better. It's the approach she takes with every Member she meets. "I'm going to ask a lot of questions... to try to find out as much as possible about you. Only by getting the big picture can we decide the best way to serve the Member and what the best products are for their needs. Once you see the big picture you can create a plan. And then you begin making investment recommendations driven by the plan."

Susan began by offering a second opinion on their existing plan, which they weren't happy with. Their investments weren't performing well and their financial advisor hadn't contacted them since 2008.

Impressed by her expertise and personal approach, they returned the next day. Susan then created a comprehensive financial plan, which is still a work in progress, continually being tweaked to reflect their needs and goals.

It wasn't until the end of their second meeting that Jose admitted to Susan that Truffles was a test. If they hadn't been allowed to bring him in, they would have left Meridian, and left their money in their old financial institution.

In the Le Francois' case, having a dog really paid off.



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**Online Advantage Savings Account** [Learn More](#)

Non-registered **1.85%**

Tax-Free Savings Account **2.1%**

RRSPs **1.85%**

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5 Year Closed **2.40% (PRIME\* - 0.60%)**

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4 Year Closed **3.35%**

5 Year Closed **3.38%**

7 Year Closed **4.75%**

10 Year Closed **4.85%**

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## OTHER STORIES



## Small investment options with big benefits

As the saying goes, slow and steady wins the race. You don't necessarily need a lot of money to have a strong investment portfolio. If you save regularly – even if it means setting aside a small amount of money each paycheque – and choose the right solutions for your needs, you can enjoy big payoffs.



## Remember, the RESP deadline is December 31st

An RESP is a great way to invest in a child's future. It's a tax deferred investment plan that allows you to save for a child's post secondary education. Whether it's for your own child or a grandchild, niece or nephew, it's never too late to open one. All you need is the child's social insurance number. You can set up an individual plan for one child or a family plan for multiple children.



## The value of having a Financial Advisor

You've probably seen a lot of TV commercials or had many people tell you that it's important to have a financial advisor. However, a lot of people are unclear as to what they do and why it is important.



## There are lots of fun events happening in your neighbourhood

This fall we have many exciting events planned throughout Ontario as part of our Good Neighbour Program. It's our way of helping to build stronger communities. It's also a great way for us to get to know our Members and their families better. As always, the money raised at these events will be invested back in our local communities. So come out and have fun!

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## SHAREHOLDER UPDATE

Our Shareholder Update will be posted on our website this month, so be sure to check back often for the latest news.



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