

# ANNUAL REPORT



Meridian  
Corporation





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# Chairman's Letter

One of my favorite observations about business is that "progress is never a straight line." Markets move, conditions change, and even the best plans require constant adjustment. Throughout Meridian's history we have navigated recessions, interest rate shocks, housing cycles, and more recently, the rapid changes brought on by the Federal Reserve's aggressive rate moves. What has remained constant is our ability to adapt, grow and emerge stronger.

We are pleased to report a significant boost in profitability for the year ended December 31, 2025, as net income increased 33% to \$21.8 million. This was mainly a result of improvement in our net interest margin, which benefited from a consistent reduction in market deposit costs. Those costs declined as longer-term CDs matured and were converted to lower rates. Given a more stable interest rate environment, we can expect some modest improvement in this margin going forward.

Our balance sheet continued to expand with asset growth of \$175 million year over year. Loan growth was the biggest factor, increasing \$141 million, and was mostly concentrated in our commercial/industrial and commercial real estate divisions. The housing market is still tight with a continued lack of homes for sale, which actually helps our construction lending.

Operational discipline also played an important role in this year's results. Through several strategic moves involving relocation and consolidation of offices, we reduced occupancy costs by \$1.4 million year over year, while continuing to expand our customer reach.

Strategically, we continued expanding our footprint while improving efficiency. We opened a new, full-service branch in SW Florida, extending our reach into that attractive growth market. At the same time, we relocated the headquarters for both our mortgage and wealth divisions to better support collaboration and future growth.

Within our mortgage unit, we also consolidated four loan production offices, streamlining operations in response to the continuing challenges within the housing market.

From a corporate perspective, Meridian's growing recognition in the market was highlighted by our inclusion in the Russell Index in June 2025. Our market capitalization increased from \$154 million to \$208 million during the year, and our stock price rose close to 25%. These milestones reflect increasing visibility among institutional investors and a broader appreciation of Meridian's long-term growth prospects.

Technology investments remained another major focus. On the customer side, we introduced Real-Time Payments (RTP) and FedNow® capabilities, and expanded our use of customer relationship management systems. Internally, we continued deploying Microsoft Power BI, which allows our teams to leverage data more effectively and operate with greater efficiency. These initiatives strengthen our ability to serve customers while improving internal productivity. We are utilizing AI tools throughout Meridian in a cautious way, and can see their incredible possibilities in nearly every area of our business.

Meridian's culture and team also received significant external recognition, being honored as a Top Workplace by *The Philadelphia Inquirer*, as well as a Top Workplace in both Baltimore and Delaware. We were also recognized as a Top 10 SBA lender nationwide, reinforcing our long-standing commitment to supporting small businesses and entrepreneurs throughout our markets.

Our wealth division continued to show strong momentum, benefiting from favorable market conditions and steady growth in new client relationships. Assets under management increased during the year, reflecting both market performance and the growing collaboration between our lending and wealth teams. This cross-department approach continues to deepen client relationships by providing more comprehensive financial solutions.

As we continue building Meridian into one of the premier banking institutions in our markets, our strategy remains straightforward: disciplined growth, strong customer relationships, and a relentless focus on efficiency. While economic cycles will always present challenges, the strength of our team and our business model positions us well for the future.

I want to thank our customers, employees and shareholders for their continued support. It is their confidence in Meridian that allows us to keep growing and pursuing opportunities.



**CHRISTOPHER J. ANNAS**  
Chairman & CEO

“

**As we continue building Meridian into one of the premier banking institutions in our markets, our strategy remains straightforward: disciplined growth, strong customer relationships, and a relentless focus on efficiency.**





# Financials

<b>Net Income</b>	<b>2025</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Interest income	\$ 166,314	\$ 156,027	\$ 136,589	\$ 88,721	\$ 71,522
Interest expense	78,636	85,031	67,647	18,593	8,411
Net interest income	87,678	70,996	68,942	70,128	63,111
Provision for credit losses	15,152	11,400	6,815	2,488	1,070
Non-interest income	39,180	41,339	31,965	41,724	87,988
Non-interest expense	83,304	79,149	77,125	81,444	103,727
Income tax expense	6,566	5,440	3,724	6,091	10,717
Net income	21,836	16,346	13,243	21,829	35,585

## **At Year End**

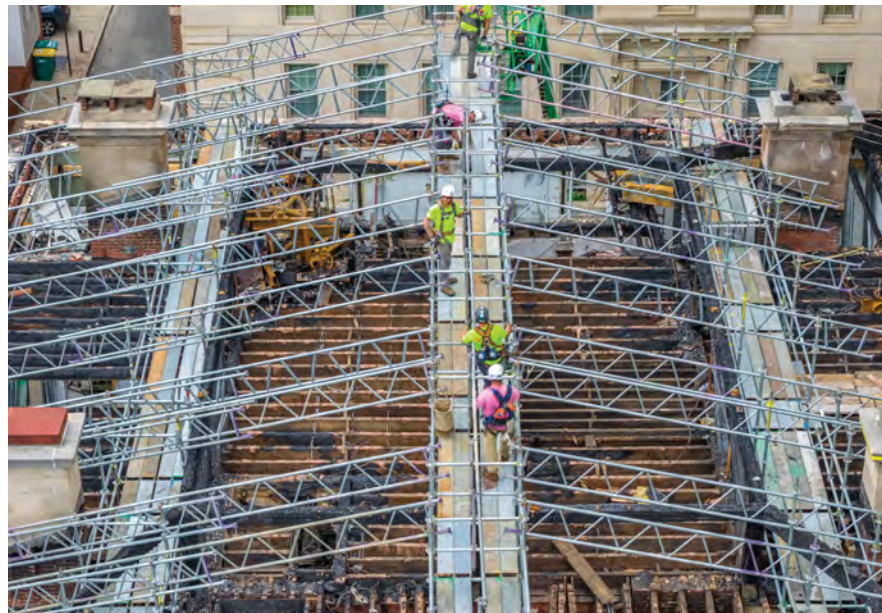
Total assets	\$ 2,561,995	\$ 2,385,867	\$ 2,246,193	\$ 2,062,228	\$ 1,713,443
Total loans & leases, net	2,182,789	2,044,412	1,898,515	1,747,097	1,448,581
Cash & investments	263,945	237,623	240,618	213,302	191,508
Deposits	2,158,128	2,005,368	1,823,462	1,712,479	1,446,413
Stockholders' equity	199,716	171,522	158,022	153,280	165,360

## **Performance & Capital Ratios**

Return on average assets	0.87%	0.70%	0.61%	1.18%	2.06%
Return on average equity	12.00%	9.93%	8.53%	13.87%	23.74%
Total equity to assets ratio	7.80%	7.19%	7.04%	7.43%	9.65%
Bank leverage ratio	9.50%	9.21%	9.46%	9.95%	11.51%
Bank total risk-based capital ratio	11.65%	11.20%	11.17%	11.87%	14.63%

# Meridian Supports Former Broadcast Journalist's Successful Pivot Into Construction

After nearly 20 years as an Emmy-winning broadcast journalist, including 15 years at NBC Philadelphia, Rosemary Connors made a bold pivot into the construction industry. Inspired by a long line of trailblazing women in her family and drawing on years of behind-the-scenes experience supporting her husband's construction-related business, she founded Rosette Specialty Trades in January 2025. The opportunity arose when Connors was introduced to a seasoned team of scaffolding professionals searching for a home for their expertise, and she recognized the potential to build something meaningful.



▲ Rosette Specialty Trades installs scaffolding on a building in Rittenhouse Square.

Less than a year after launching, Rosette Specialty Trades had already secured or completed projects for many major institutions, including the University of Pennsylvania, Temple University, the Pennsylvania Academy of the Fine Arts, Penn Presbyterian Medical Center, Pennsylvania Hospital, Thomas Jefferson University, Lincoln Financial Field, SEPTA, the Federal Reserve Bank of Philadelphia, and Citizens Bank Park. Based in Media, Pennsylvania, her company now operates across four states with a union labor force of 25 and an office staff of five.



Rosemary Connors and Ben Peek in Rittenhouse Square.

With the company expanding rapidly, Connors realized that she would benefit from financing to grow the business. Her husband recommended that she reach out to the same local business bank that he has trusted for years, Meridian Bank. Connors worked with Ben Peek, VP, Commercial Lending at Meridian, to secure a working capital line of credit that allowed her to take on more jobs while waiting for payment on existing projects.

As demand continued, Meridian increased that line to help her secure and execute an even larger volume of work with a major client.

By pairing flexible financing with hands-on, accessible service, Meridian Bank has become a trusted partner in Rosette Specialty Trades' rapid growth and continues to support Rosemary Connors as she builds a thriving business.

“

**Meridian believed in my business from the start. Their support gave me the runway I needed to take on bigger projects with confidence. Their team is incredibly responsive and easy to reach, making every step of the process seamless.**

**ROSEMARY CONNORS, ESQ** • Founder & Owner, Rosette Specialty Trades

# Meridian Helps Longtime Homebuilder Bring Two Major Residential Projects to Life



Joe Trianosky and Joe Behrle at Meridian's headquarters.

With more than 25 years of experience, Joe Behrle is a third-generation developer and homebuilder based in Media, Pennsylvania. As owner and president of multiple land development companies, he oversees daily operations and coordinates with municipalities, planners, engineers, and legal and design professionals to ensure each project is built on strong planning and sound engineering fundamentals.

Joe Trianosky, SVP, Commercial Real Estate Lending at Meridian Bank, has known Behrle for over 22 years through shared involvement in the Home Builders Association of Chester and Delaware Counties. Over the past decade, Behrle has served on the Association's Board of Directors and received numerous recognitions, including Builder of the Year, the Conservation District Award, the Community Service Award, ADA Home of the Year and several others.

Trianosky and Behrle frequently connected at meetings and events, but had never worked together. That recently changed when Behrle was seeking financing for the development of Exton Walk, a 62-acre site approved for 95 single-family residential lots in Exton, Chester County. After two of his existing banks were unable to support the project, including one that withdrew mid-process and left him without a path forward, he contacted Trianosky based on their long-standing relationship. Meridian stepped in and provided both acquisition and site improvement financing to keep the project moving. The project has been enthusiastically received by the community and is now almost completely sold out.



▲ Celebrating the grand opening of Exton Walk.

“

**Meridian stepped in at a critical moment and delivered. Their responsiveness, expertise and commitment allowed my projects to move forward when other banks couldn't. Working with Meridian has been a true partnership.**

**JOE BEHRLE**

Since providing financing for Exton Walk, Meridian also supplied funding for land acquisition, site improvements and soft costs for Bridgewater Run, a townhome community in Brookhaven, Pennsylvania. The project was warmly welcomed by local officials and the surrounding neighborhood, with positive coverage in *The Delaware County Daily Times* highlighting its impact.

Today, Behrle maintains a full banking relationship with Meridian, and there are already discussions about several future development opportunities. Meridian is proud to support his continued success and growth across the region.

# A Smarter Path to Retirement Income

At Meridian Wealth Partners, we help affluent families navigate the complexities of retirement income, taxes, and wealth transfer. The following example illustrates how we would guide a couple, both age 65, with \$8 million in investable assets. Their goals: maintain \$300,000 of annual after-tax income in retirement, have savings for charitable giving and begin gifting to their heirs.



▲ Meridian Wealth Partners teammates Ken Ambrogi, Heather Tracey, Djamy Diawara and Brian Kohute.

## The Situation

The couple holds approximately \$5 million in traditional retirement accounts and \$3 million in jointly owned stocks, much of it with significant unrealized gains. A conventional retirement strategy—claiming Social Security at full retirement age, living on dividends and interest, and selling investments as needed—might appear to be tax efficient and keep initial Medicare premiums low, but the challenge is timing.

Medicare premiums are based on income, and when income exceeds certain thresholds, retirees pay higher premiums through IRMAA (Income Related Monthly Adjustment Amount), an income-based surcharge. While avoiding IRMAA early on, Required Minimum Distributions (RMDs), beginning at age 73, will sharply increase their income, triggering higher taxes and higher Medicare premiums—particularly after the death of one spouse, when tax brackets narrow.

## Our Approach & the Outcome

Because income drives both taxes and Medicare premiums, we recommend waiting to collect Social Security until age 70 to reduce early retirement income, implementing a direct indexing strategy to limit taxable capital gains, and converting portions of retirement accounts to Roth IRAs each year while tax rates are still reasonably low. Although requiring paying some tax earlier, from ages 65 to 72, this will significantly lower their tax and IRMAA over their lifetimes.

By the time RMDs begin, nearly \$2 million will have been converted to Roth IRAs, significantly reducing future taxable income and Medicare premium calculations, and further lowering it by using Qualified Charitable Distributions and holding dividend-paying investments inside Roth accounts. As a result, the couple will remain in the 22% tax bracket, preserve the 15% capital gains rate, and avoid IRMAA surcharges for the rest of their lives.



**Our approach will transform potential future income spikes into a smooth, predictable plan—saving tens of thousands of dollars in taxes and Medicare premiums while preserving more wealth for charitable giving and future generations.**



## Welcoming Dan Scholl

**Dan Scholl has joined Meridian Wealth Partners as Managing Director.**

His focus is on the development of the firm's institutional business serving nonprofits, corporations, governments, endowments, foundations, family offices and larger qualified retirement plans.

With more than 25 years of asset and wealth management experience, including senior roles at Wilmington Trust and Schroder Investment Management, Scholl brings deep municipal fixed income expertise and strong ties to the Delaware community to support the team's continued expansion.



**Read the full press release.**

# A Step Ahead: How Meridian Protected a Customer through Proactive Service

When a customer reached out to Meridian with a simple question about a check's legitimacy, the situation quickly revealed the value of vigilance and proactive service. Kate Lange, Customer Service Representative at Meridian's Blue Bell branch, immediately reviewed the transaction details and noticed subtle irregularities.



**KATE LANGE**  
Blue Bell Branch  
Customer Service Representative

“  
**As the owner of a family business, it is comforting to rely on the everyday support and proactiveness provided by Meridian Bank.**

**JOE STERCHAK**  
Owner & CEO, Robert E. Lamb, Inc.

While the check appeared to be recorded in the system, a closer look uncovered a red flag: a second check in exactly the same amount was issued to a different payee and inconsistent with the customer's typical check activity. The items also didn't resemble other checks normally issued by the business.

Instead of simply processing the transaction, Meridian took swift action to protect the customer. Lange contacted the authorized signer on the account to verify the activity.

After an additional review with the customer's internal team, both checks were confirmed to be fraudulent **before any funds were lost.**

By combining attentive review, real-time communication, and a deep understanding of customers' normal activity, Meridian identifies potential threats early and intervenes quickly. As in this case, Meridian stays one step ahead to safeguard customers and prevent harm before it occurs.

## Moments of Meaningful Service



**ULONDAH BLAKE**  
Center City Branch Manager

“

Ulondah was always available to help and went far above and beyond what I've come to expect from commercial bankers. I've dealt with many commercial bankers over the years, and I can say without any doubt, that she is the best I have ever worked alongside. She was gracious with her time, and her enthusiasm was infectious. She gave me confidence in a sea of uncertainty. I'm now an official member of the Ulondah Blake Fan Club, and proud to be.

**JENNIFER NEILL** • Co-Owner, Schedulefly

“

I had a wonderful experience working with Capria. She was extremely helpful as we navigated my multiple accounts, and she did an outstanding job every step of the way. Capria is an exceptional representative of Meridian and consistently reflects the company's values.

**GREGORY NEWELL**  
PE, Director of Strategic Business  
Development, Nave Newell, Inc.



**CAPRIA STEWART**  
Wayne Branch Manager

I'm extremely glad I moved Matsonford Development and 843 Cherry to Meridian. Capria has been fantastic. It's refreshing to walk into a branch and work with a banker who truly knows me and made the entire setup process seamless. Thank you to the Meridian team for all your efforts on the Matsonford loan. I will be back for future banking needs!

**DAVID C. MCFADDEN**  
Owner, McFadden  
Real Estate Group

”

As a new Meridian Bank customer facing an online banking issue involving a large sum of money, I was extremely stressed, especially being on the West Coast and preparing to leave the country. Melissa Ridolfi immediately put me at ease with her calm, reassuring manner, took full ownership of the situation, and worked tirelessly across departments to resolve everything quickly and thoroughly. Her above-and-beyond service earned my complete trust, and she is truly an invaluable asset to Meridian Bank.

**STEPHEN YU** • New Customer

”

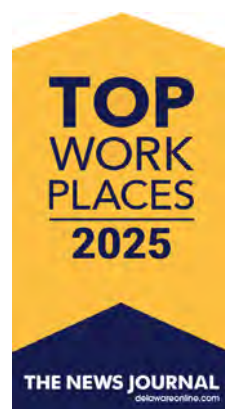


**MELISSA RIDOLFI**  
Doylestown Branch  
Customer Service Representative

# Meridian News & Awards

## The Philadelphia Inquirer

Meridian hosted Jim Olson, former CIA Chief of Counterintelligence, at our CEO Series.



The Philadelphia Inquirer, Delaware's *The News Journal*, and *The Baltimore Sun* all named Meridian Bank a 2025 Top Workplace.



Read the full story.

*Vista.Today* featured Clarence Martindell, Executive Vice President, Commercial Real Estate Lending at Meridian Bank, in its Chester County Leadership Series.



# A Strong Culture Beyond the Workplace

## Jason Sheehan's Grit and Determination Fuels Success Both at Meridian and in Spartan Achievements

In his role as Senior Vice President, Commercial Real Estate Lending, Jason Sheehan works closely with developers and business clients to structure and secure complex financing solutions, guiding deals from initial conversations through closing while building long-term relationships across the region. That same steady, self-driven perspective defines his life outside the office.

In 2025, Sheehan competed in the DEKA World Championship, Spartan's elite indoor fitness competition, **finishing 26th overall and fifth in his age group** in the DEKA Fit event. The accomplishment followed a standout year that included winning a Spartan Trifecta weekend—completing three race distances in one weekend—and qualifying for the world championship event. But for Sheehan, the medals aren't the point. His proudest moments include sharing the experience with his 11-year-old son, who recently competed alongside him.

These moments play an integral role in shaping his professional and personal philosophy. Sheehan states, "You have to better yourself in other aspects of life so that you can perform better at work. It's all a balance." Meridian Bank leaders like Sheehan prove that excellence isn't accidental but rather a concept built on one disciplined choice at a time.



## Meridian's Employee Yoga Program

To support employee wellness and encourage meaningful connections beyond the workplace, Meridian offered weekly yoga classes at a local Malvern studio, The Works. This provided employees with an opportunity to relax, connect and recharge together.

# Meridian News & Awards



Meridian opened a full-service branch in Bonita Springs, Florida.

Rank	Company	Volume
1	Bank of America	\$338.29m
2	NVR Mortgage Finance	\$329.80m
3	Pine Creek Mortgage Services	\$305.39m
4	Meridian Bank	\$135.82m
5	Guild Mortgage	\$134.99m
6	CrossCountry Mortgage	\$122.38m
7	Whitecap Mortgage	\$117.27m
8	CMG Mortgage	\$109.39m
9	Fairway Independent Mortgage	\$108.39m
10	Prosperity Home Mortgage	\$107.06m

**Modex**  
Named Meridian Bank a Top 10 Mortgage Lender in Delaware Based on Mortgage Production Volume



The Philadelphia Business Journal  
Named Meridian Bank a Top 10 SBA Lender in Eastern PA



Meridian employees James Pray, AVP, Help Desk Manager, and Emily Renteria, Branch Operations Manager, graduated from the Leadership Chester County Program



The Philadelphia Business Journal  
Recognized Chris Annas, Meridian Bank CEO, as a 2025 Most Admired CEO



The Daily Record  
Named Meridian Bank a Top Mortgage Lender in Maryland



The Baltimore Sun  
Recognized Meridian Bank as an Honorable Mention for the 2025 "Best of Howard" Awards



Vista.Today honored Jessica Finley, Manager of Meridian's West Chester Branch, as a 2025 NextGen Superstar



The MarCom Awards recognized Meridian Bank's Commercials (produced by Forge Apollo) with a Platinum Award in Two Categories:

Strategic Communications  
Advertising/Marketing

Watch the commercial.



# Community Support



Belair-Edison Neighborhoods



Supporting Mama-Tee Community Fridge



Pennsylvania Society for the Prevention of Cruelty to Animals



Liguori Academy



Supporting the Philadelphia Distance Run



Foundation for Catholic Education



Home Front Heroes



Participating in the Media Halloween Parade

Since our inception in 2004, Meridian Bank has dedicated millions of dollars and countless volunteer hours to worthy nonprofit organizations and civic institutions throughout our region. Meridian employees serve on boards, volunteer their time, and help raise funds, all in the spirit of a community bank giving back to our communities. Here is just a partial listing of the organizations that we supported in 2025.

Abby's Army  
 Abington Friends School  
 Academy of Notre Dame de Namur  
 AIA Philadelphia  
 Aidan's Heart Foundation  
 ALS United Mid-Atlantic  
 Arc of Chester County  
 Armenian Sisters Academy  
 Asian American Chamber of Commerce  
 Associazione Regionale Abruzzese  
 of the Delaware Valley & Delco  
 Aston Business Association  
 Avon Grove Education Foundation  
 Baby Basics of Collier County  
 BIA Philadelphia  
 Bishop Shanahan High School  
 Bournelyf Special Camp  
 Boy Scouts of America - Baltimore Council  
 Boys & Girls Troops of Devon 50  
 Boys' Latin Foundation  
 Brandywine Battlefield Park Associates  
 Breathing Room Foundation  
 Bringing Hope Home  
 Bristol Riverside Theater  
 Bryn Mawr Rehab Hospital  
 Bucks County Bar Association  
 Business Leadership Organized for  
 Catholic School (BLOCS)  
 Care Center Foundation  
 Cerebral Palsy Association of Chester County  
 Chamber of Commerce for Greater Montgomery County  
 Chamber of Commerce for Greater Philadelphia  
 Charles A. Melton Center  
 Chester County Bar Association  
 Chester County Economic Development Council (CCEDC)  
 Chester County Food Bank

Chester County Futures  
 Chester County History Center  
 Chester County Pops Orchestra  
 Chester County Suicide Prevention Partnership  
 Chester Valley Little League  
 Church Farm School  
 Clay Studio  
 Coatesville Area School District  
 Cobbs Creek Restoration and Community Foundation  
 College of Physicians of Philadelphia  
 Collegium Charter School  
 Community Design Collaborative  
 Community Partnership School  
 Community Social Saturday  
 Community Volunteers in Medicine  
 CTDI Cares  
 Dawud Bey Jr. Training Academy  
 Deb Tiagwad Memorial Golf Outing  
 Delaware County Chamber of Commerce  
 Delaware County Veterans Memorial Association  
 Delaware Valley University  
 Devereux Foundation  
 Devon Horse Show  
 Drexel Neumann Academy  
 East Fallowfield Township  
 Elevate 215  
 Elmwood Park Zoo  
 Episcopal Academy  
 Exton Region Chamber of Commerce  
 Family Service Association  
 Feasterville Business Association  
 Fiorenza's Food for Friends (F4)  
 First Tee - Greater Philadelphia  
 Florida SouthWestern State College Foundation  
 Focused Athletics  
 Foundation for Catholic Education

Foundation for Delaware County  
 Foundation for Learning in Tredyffrin/Easttown (FLITE)  
 Foundation for Lower Moreland Schools  
 Frankford Community Development Corporation  
 Frankford Friends School  
 French & Pickering Creek Conservation Trust  
 French International School of Philadelphia  
 Friends of Marshall Square Park  
 Friends of Rittenhouse Square  
 Garnet Valley High School Volleyball  
 Gateway School  
 Girls Spark  
 Greater Fort Myers Chamber of Commerce  
 Greater Naples Chamber of Commerce  
 Greater Philadelphia Chamber of Commerce  
 Greater Philadelphia Hispanic Chamber of Commerce  
 Greater Philadelphia YMCA  
 Greater West Chester Chamber of Commerce  
 Greene Street Friends School  
 HBA of Bucks & Montgomery Counties  
 HBA of Chester & Delaware Counties  
 HC Opportunity Center  
 Hero Thrill Show  
 Hill Top Preparatory School  
 HMS School for Children with Cerebral Palsy  
 Home of the Sparrow  
 Homecoming 250 Navy Marine Corps  
 Housing Partnership of Chester County  
 I. S. Kosloff Torah Academy High School for Girls  
 Independence Seaport Museum  
 Ivy Hill Therapeutic Equestrian Center  
 Jacob Blosinski Memorial Scholarship Fund  
 Jay Conover Romans Football Fund  
 Kiwanis Club of Central Bucks  
 Knights of Columbus from St. Ignatius Parish  
 La Salle Academy

Leadership Howard County  
 Lenape Valley Foundation  
 Liguori Academy  
 Living Beyond Breast Cancer  
 Lower Bucks County Chamber of Commerce  
 Main Line Art Center  
 Main Line Chamber of Commerce  
 Main Line Health  
 Make the World Better Foundation  
 Make-A-Wish Philadelphia, Delaware  
 & Susquehanna Valley  
 Malvern Business Association  
 Malvern Preparatory School  
 Mama-Tee Community Fridge  
 Mantua Worldwide Community  
 Media Business Authority  
 Media-Providence Friends School  
 Mercy Neighborhood Ministries  
 Metropolitan Ballet Academy & Company  
 Mighty MoJo Memorial Run  
 Mount St. Joseph Academy  
 Naples Concert Band  
 National Italian American Foundation  
 National Liberty Museum  
 Network for Teaching Entrepreneurship  
 New Castle County Chamber of Commerce  
 North Light Community Center  
 Octorara Area School District  
 Odyssey Charter School  
 Orion Communities  
 Our Lady of the Assumption  
 Oxford Education Foundation  
 Paoli Business & Professional Association  
 Parkesburg Point Community Youth Center  
 Pennsylvania Society for the Prevention  
 of Cruelty to Animals

Pennsylvania State University Philanthropic Fund  
 Pennsylvania Veterans Museum  
 Perkiomen Township Fire Co.  
 Peter's Place  
 Philadelphia Academies  
 Philadelphia Distance Run  
 Philadelphia Drifters  
 Philadelphia Franchise Alliance  
 Philadelphia Housing Development Corporation  
 Philadelphia Youth Action  
 Philadelphia Youth Basketball  
 Philadelphia Youth Orchestra  
 Philadelphia100 Forum  
 Project HOME  
 Recycled Artists in Residency (RAIR)  
 Risk Management Association Philadelphia Chapter  
 Rocky Run YMCA  
 Rotary Club of the Upper Main Line  
 Safe Harbor of Chester County  
 Saint Helena CYO Memorial Invitational  
 Basketball Tournament  
 Saint Mary of the Assumption Catholic Church  
 Saint Patrick Parish  
 Saints Simon and Jude  
 Sarah Starkweather Elementary School  
 Saving Lives Foundation  
 Scouting America - Chester County Council  
 Sisters of Saint Joseph Welcome Center  
 Southern Chester County Chamber of Commerce  
 Sow Good Now  
 SpeakUp!  
 Still Strong Foundation  
 Stray Cat Relief Fund  
 Stroud Water Research Center  
 Subcontractors Association of Delaware Valley  
 Surrey Services for Seniors

T/E Conestoga Alumni Football Association  
 Unico Greater Philadelphia Chapter  
 Unionville High School Softball  
 Unite for HER  
 United Way of Chester County  
 Upland Country Day School  
 Upper Darby Alumni Football Association  
 Upper Darby Marine Corps  
 Upper Moreland Education Foundation  
 Vocational Administrators of Pennsylvania  
 Waterfront Warriors South  
 Wayne Music Festival  
 West Chester Area Senior Center  
 West Chester Film Festival  
 West Chester Foundation  
 West Chester Friends Association  
 West Chester Friends School  
 West Chester University Foundation  
 Western Chester County Chamber of Commerce  
 Westside Community Center  
 Whitford Charitable Fund  
 William Penn Charter School  
 Willistown Conservation Trust  
 Willows Park Preserve  
 Women In Manufacturing (WIM)  
 Eastern Pennsylvania Chapter  
 Woodlynde School Corporation  
 Woods Services  
 World Affairs Council  
 World Cafe Live  
 YMCA of Greater Brandywine  
 Youth Mentoring Partnership  
 Youth Sports & Education Group



## Locations

- BANKING OFFICES**  
 1301 W. Skippack Pike, Blue Bell, PA 19422  
 12611 Bonita Beach Road S.E., Suite 1, Bonita Springs, FL 34135  
 1719A S. Easton Road, Doylestown, PA 18901  
 100 E. State Street, Media, PA 19063  
 1760 Market Street, Philadelphia, PA 19103  
 220 W. Lancaster Avenue, Wayne, PA 19087  
 16 W. Market Street, West Chester, PA 19382
- MORTGAGE OFFICES**  
 8894 Stanford Boulevard, Suite 203, Columbia, MD 21045  
 301 E. Germantown Pike, Suite 201, East Norriton, PA 19401  
 350 Highland Drive, Suite 160, Mountville, PA 17554  
 2330 New Road, Northfield, NJ 08225  
 22128 Sussex Highway, Seaford, DE 19973  
 110 West Road, Suite 500, Towson, MD 21204  
 5301 Limestone Road, Suite 224, Wilmington, DE 19808
- CORPORATE OFFICES**  
**Headquarters:** 9 Old Lincoln Highway, Malvern, PA 19355  
**Meridian Wealth Partners:** 301 E. Germantown Pike, Suite 201, East Norriton, PA 19401



## Board of Directors

- |   |  |
|---|--|
| <p><b>Christopher J. Annas, Chairman</b><br/>         Founder, President &amp; CEO<br/>         Meridian Bank</p> <p><b>Robert M. Casciato</b><br/>         President &amp; Founding Partner<br/>         Alliance Environmental Systems, Inc.</p> <p><b>George C. Collier</b><br/>         Executive Vice President &amp; CFO<br/>         Streamlight, Inc.</p> <p><b>Christine M. Helmig</b><br/>         Managing Director<br/>         Maximus Partners, LLC</p> | <p><b>Robert T. Holland, Lead Independent Director</b><br/>         Principal<br/>         Holland Advisory Group, LLC</p> <p><b>Edward J. Hollin</b><br/>         Shareholder<br/>         Riley Riper Hollin &amp; Colagreco</p> <p><b>Anthony M. Imbesi</b><br/>         Vice President<br/>         Patriarch Management</p> <p><b>Denise Lindsay</b><br/>         Executive Vice President &amp; CFO<br/>         Meridian Bank</p> |
|---|--|

## Advisory Council Members

- |   |  |
|---|--|
| <p><b>Melissa Blanton</b><br/>         Partner, Dilworth Paxon</p> <p><b>Greg Calabrese</b><br/>         Principal, CRM Companies, Inc.</p> <p><b>Sean Cohen</b><br/>         COO, AWeber</p> <p><b>Roger Deacon</b><br/>         CFO, Univest Bank &amp; Trust Co. (Retired)</p> <p><b>Vipon Kumar</b><br/>         Founder, Next Level Strategy</p> <p><b>Michael P. Lehnert</b><br/>         Lehnert Law</p> <p><b>Chloe Maros</b><br/>         Select Real Estate</p> | <p><b>William A. Scari</b><br/>         Troutman Pepper (Retired)</p> <p><b>Chuck Swope</b><br/>         Broker of Record &amp; Chairman, Swope Lees Commercial Real Estate</p> <p><b>Matt Tiagwad</b><br/>         Partner, Conner Strong and Buckelew</p> <p><b>Ed Wacker</b><br/>         CFO, Kaye Lifestyle Homes</p> <p><b>Kenneth Warriner</b><br/>         Senior Director, Naples Municipal Airport</p> <p><b>Steve Wouch</b><br/>         Founder, Wouch Maloney &amp; Co.</p> <p><b>Tyler McNeil • In Memoriam</b><br/>         Managing Partner, Catalyst City Development</p> |
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[MeridianBanker.com](https://MeridianBanker.com)

MEMBER FDIC :  EQUAL HOUSING LENDER  
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