

# ANNUAL REPORT

OUR PARTNERS : OUR BANK : OUR PEOPLE : OUR COMMUNITIES



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## **Chairman's Letter**

One of my favorite sayings (from that great orator Mike Tyson) is, "Everyone has a plan until they get punched in the face." In 2023, the punches came quickly. It was difficult to position our balance sheet from the unprecedented pace of the Fed's rate hikes.

Historically, when rates were increasing, banks could move loan and deposit rates to maintain net interest margins. That was happening until the disastrous blow-ups of Silicon Valley Bank and First Republic.

While the banks affected were much larger than Meridian, we experienced the same flight to deposit insurance and demand for higher deposit rates that permeated the industry. Our balance sheet positioning and diligent hard work minimized the larger impacts, but our earnings still fell over 35%, with net interest margin as the biggest culprit.

Our primary business line is commercial lending, which accounts for 70% of our balance sheet risk and the majority of our earnings. It has seen a steady improvement in net interest income and growth over the years. Even with the recent market turmoil, we continued this strong organic growth, with a nearly 10% loan portfolio expansion in 2023. This was accomplished through consistent community outreach, a strong sales culture, and the consistent branding of Meridian as the go-to business bank in the Delaware Valley.

As I've previously stated, our mission is to get deep penetration in the Delaware Valley and to be its number one bank. We continue moving toward that goal by attracting new lending staff and conducting vigorous marketing searches for customers attractive to us.

Our other big business line is residential mortgage lending, which is both seasonal and cyclical. We had two fantastic years in 2020 and 2021, earning over \$26 million in total. In 2022, a slowdown in that business began, resulting from both higher rates and a lack of inventory. The rate rise has been a lesser problem than the lack of homes for sale, a situation which is not getting fixed quickly. New home construction never fully recovered from the 2008-2012 recession.

And while it's hard to pin down the exact market share, the private equity industry has been a significant buyer of homes throughout the country since 2010. Other than seeing massive sales by these firms, it could be a tight housing market for the next few years. To optimize this business segment, we have made dramatic cuts in our mortgage group over the past two years. We are confident that these moves will produce better performance this year than in the prior two.

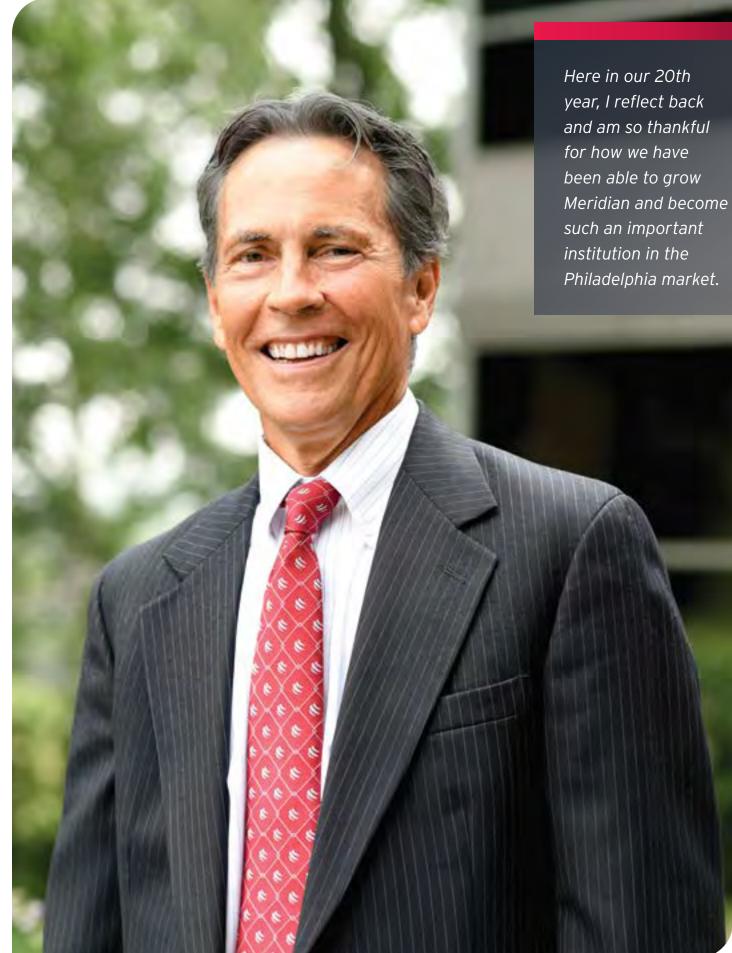
Early in 2023, we increased our dividend and also split our stock with the expectation of greater exposure across the investing base. As events evolved, starting with concerns over the Silicon Valley Bank situation, the entire industry fell out of favor with investors. We expect that as that concern continues to dissipate, Meridian will get better recognition for its key position in a major metropolitan market and its exceptional financial performance over the years.

Here in our 20th year, I reflect back and am so thankful for how we have been able to grow Meridian and become such an important institution in the Philadelphia market. The team we have assembled and our deep roots in this market will surely help us to outperform, despite current obstacles and those yet to arise. I thank our customers and shareholders for their continued support, and assure you that our team is working exceptionally hard to continually earn that support.

Thank you.

Olman

**CHRISTOPHER J. ANNAS** Chairman & CEO



# **2023 Financial Summary**

Net Income	2023	2022	2021	2020	2019
Interest income	\$ 136,589	\$ 88,721	\$ 71,522	\$ 62,656	\$ 52,863
Interest expense	67,647	18,593	8,411	13,660	16,527
Net interest income	68,942	70,128	63,111	48,996	36,336
Provision for loan losses	6,815	2,488	1,070	8,302	901
Non-interest income	31,965	41,724	87,988	86,918	32,893
Non-interest expense	77,125	81,444	103,727	93,076	54,814
Income tax expense	3,724	6,091	10,717	8,098	3,033
Net income	13,243	21,829	35,585	26,438	10,481

#### At Year End

Total assets	\$ 2,246,193	\$ 2,062,228	\$ 1,713,443	\$ 1,720,197	\$ 1,150,019
Total loans & leases, net	1,898,515	1,747,097	1,448,581	1,496,196	988,901
Cash & investments	240,618	213,302	191,508	167,847	108,016
Deposits	1,823,462	1,712,479	1,446,413	1,241,335	851,168
Stockholders' equity	158,022	153,280	165,360	141,622	120,695

#### Performance & Capital Ratios

Return on average assets	0.61%	1.18%	2.06%	1.78%	1.01%
Return on average equity	8.53%	13.87%	23.74%	21.33%	9.09%
Total equity to assets ratio	7.04%	7.43%	9.65%	8.23%	10.50%
Bank leverage ratio	9.46%	9.95%	11.51%	11.54%	14.08%
Bank total risk-based capital ratio	11.17%	11.87%	14.63%	14.54%	16.09%



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# Meridian Bank Finances the Development of New Affordable Homes

Turn the Key is a Philadelphia Housing Development Corporation (PHDC) initiative that is aiming to help up to 1,000 Philadelphia families buy new, affordable homes and build equity for their futures.

PHDC's development partners, like Riverwards Group, are building energy-efficient homes on publicly owned land across Philadelphia. As part of this initiative, Meridian Bank's Commercial Real Estate team, led by Clarence Martindell, financed a project to build 15 affordable single-family homes for first-time homebuyers in East Kensington/ Port Richmond.

On December 19, 2023, Chris Annas joined Meridian customers, Mo Rushdy and Larry McKnight of Riverwards Group, along with PHDC members, city officials and other community partners for a ribbon-cutting ceremony at 2229 East Williams Street. Meridian is proud to support an initiative that is committed to bettering our communities.



# Meridian Bank Facilitates a Dream Deal

Operating alongside each other for years as friendly competitors, Denny Howell II and Greg Newell each built well-respected civil engineering firms based in the Philadelphia suburbs. Howell's company (Howell Engineering) and Newell's company (Nave Newell) were known for their hard work and imaginative designs.

In October 2022, the two discussed the potential for Howell to acquire Nave Newell. The transaction promised to increase Howell's capacity, expertise and capabilities, while satisfying Newell's goal of ensuring the continuity and culture of the firm that he founded. This deal not only required a custom financing solution, but also a dedicated financial liaison to facilitate the process seamlessly.

In the past, Howell and Newell had each experienced turmoil and a lack of attention from their former banks. This led both companies to make a connection with Meridian Bank. When the acquisition idea came along, Howell and Newell reached out to their trusted Meridian Bankers, Chris Godshall and Geoff Sheehan, to get the deal done. Meridian stood ready, throughout the year-long process, to close the deal as soon as all the legal and business hurdles were cleared.

According to Howell, having Meridian at the center of the transaction was "hugely beneficial" because of the value added on both sides. "What we needed was a banking relationship that would support us, and that's what Meridian gave us." Adds Newell, "Meridian facilitated our dream – that's really what they did."

Financing for the acquisition of Nave Newell was completed in November 2023. In a field where being smaller makes it harder to attract talent, through Meridian Bank's flexibility and expertise Howell is now positioned for a bright future.









# From Revenue Advance to SBA Loan With Meridian's Continuum of Lending

In 2022, the head of a family-owned toy store operation in Delaware was seeking a funding solution to deal with the annual challenge of revenue seasonality. When considering different funders, he was introduced to Merit Business Funding, Meridian's Revenue Advance subsidiary, by a broker of Merit's services.

The broker explained Merit's association with Meridian and the full potential of business success offered by Meridian's Continuum of Lending. This ability to grow into different levels of financing, specifically SBA Loan products, added a dimension not offered by other funders, and he made the decision to go with Merit to solve his immediate financing needs.

Over time, this customer established a perfect payment history. In July 2023, he inquired about other financial options with the Bank. Dave Shollock, Director of Business Development for Merit, introduced him to two members of Meridian's SBA team: Rocco Perate, Executive Vice President of SBA Lending, and Dana Rosen, SBA Business Development Officer.

# **\$750,000** SBA Term Loan

The customer was looking to refinance and stabilize his company, and Meridian was able to provide an SBA 7(a) term loan in the amount of \$750,000 for debt refinancing. Meridian also provided an SBA express line of credit to continue the growth of the business, support ongoing working capital needs and help with inventory. This combination greatly improved the company's ongoing financial condition.

The evolution of this relationship within Meridian's Continuum of Lending is a demonstration of our broad spectrum of financial solutions, designed to fit the needs of a business, no matter what stage of growth it's in.



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# **Looking Back Over 20 Years**



#### 2005

- Achieved profitability in fifth quarter of operation, a PA banking record
- Pioneered deployment of Remote Deposit Capture Technology
- Launched Meridian Land Settlement Services®

Received Charter and opened headquarters in Berwyn, PA





# \$100 MILLION LOAN PORTFOLIO GROWTH

#### 2006

- Opened West Chester banking office in a former art gallery. Retained the gallery and formed unique partnership, The Art Trust at Meridian Bank.
- Doubled interest income year-over-year
- Raised \$10 million in a second capital offering
- Achieved \$144 million in assets







#### 2007

- Moved to larger corporate headquarters in Devon to enable expansion
- Relocated main banking branch to Paoli

# **65%** ① NET INTEREST INCOME



#### 2008

- Established Meridian Financial Services wealth management group
- Meridian Bank named Best Commercial Bank by Main Line Life

#### FIRST EARNINGS YEAR ABOVE \$1 MILLION:



• Doubled electronic payments business



#### **2012**

- Rebranded to the 'globe' logo
- Mobile Banking introduced
- Achieved another year of record net income, reaching \$4.0 million
- Raised subordinated debt to support growth
- Launched first CEO Series event



# <sup>\$</sup>25 MILLION **DEPOSIT GROWTH**

#### 2009

- Opportunistically hired entire mortgage team from competitor bank, and opened Meridian Mortgage in Plymouth Meeting
- Expanded lending footprint in Chester and eastern Montgomery counties with new lending officers



#### 2011

- Achieved record net income of \$2.9 million
- Hit \$400 million in assets
- Began active SBA lending
- Saw a return of activity for Commercial Real Estate group, pioneered residential lending in Fishtown





#### 2014

- Mortgage team originated over \$600 million in mortgage loans
- Named a top ten mortgage lender in PA and DE
- Chris Annas named Banker of the Year by SmartCEO Magazine
- Won the prestigious Federal Home Loan Bank of Pittsburgh Pillars of the Community Award



#### 2013

- Assets exceeded \$500 million
- Expanded loan officer presence in greater Delaware Valley with 5 new loan officers
- Purchased new Meridian Bank headquarters building in Malvern
- Robert Holland named Outstanding Director by
- Philadelphia Business Journal



- in the nation for lending



#### **2016**

- Opened the Media branch
- Reached nearly \$900 million in mortgage originations
- Philadelphia Business Journal published "There Are Not Many Banks Our Size Anymore"
- Named a Top 10 Mortgage Employer in the Mid-Atlantic Region
- Chris Annas named "Most Admired CEO" by Philadelphia Business Journal

# <sup>\$</sup>14 MILLION **NEW COMMON STOCK**

#### 2018

- Net income increased 169% to \$8.2 million and earnings per share grew 156% to \$1.28 per share
- Opened the Philadelphia branch
- Hired two-person team from competitor bank to form Private Banking unit led by Mary Ann Messmer
- Recruited seven person SBA team from competitor, led by industry veteran Rocco Perate



#### 2020

- Hired a 100+ person mortgage team from Baltimore, MD/Washington D.C. in February 2020
- Named "Baltimore's Best Mortgage Team" by The Maryland Daily Record
- Established Meridian Equipment Finance LLC (MEF)
- SBA Team ranked #46 in the nation by volume, according to the U.S. Small Business Administration (SBA)
- Meridian Corporation was added to the prestigious Russell 2000 Index
- Recognized by the Independent Community Bankers of America (ICBA) as the Best Community Bank to Work for in 2020 among community banks over \$1 billion in assets

# **TOP 10** MORTGAGE LENDER

• Assets grew to \$663 million • Grew to nearly 20 locations • Considered the "Last, best of Philly's little banks" by The Philadelphia Inquirer Recognized by Philadelphia Business Journal for having the highest return on equity of any bank headquartered in the region Recognized by the Independent Community Bankers of America as the third highest loan producer in the nation among community banks with over \$500 million in assets Independent Community Bankers of America ranked Meridian third

#### The Philadelphia Inquirer

Meridian: Last, best of Philly's little banks? The low try harder' bank, supe bias Chris Annia-



UP AND DOWN

#### THIS YEAR'S WINNERS AND LOSERS Local bank performance (base year-to-date return on equity) TOP PERFORMERS Meridian Bank of Princeton Customers Capital 1st Colonial BOTTOM PERFORMERS Harvest Community First CornerStone Midcoast Community Cornerstone

Source: Ambassador Financial Group

### PHELANCE PHEL BUSINESS (PERMA)

#### 2017

- MRBK goes public in December with a team of 25 on stage to "ring the bell"
- Raised \$47 million in new capital
- Added Doylestown and Blue Bell branches
- Acquired HJ Wealth Management and developed Meridian Wealth Partners (featured in American Banker)
- Chris Annas named Ernst & Young Entrepreneur of the Year®
- Ranked the #1 United States Department of Agriculture (USDA) Lender in Delaware for third consecutive year



# **\$ BILLION** IN ASSETS

- Formed a Meridian team to compete in the 2019 Spartan Race
- Enthusiastically participated in the Paycheck Protection Program, providing a lifeline for small businesses impacted by the COVID-19 crisis
- Raised \$40 million in subordinated debt to support strong growth
- Denise Lindsay named CFO of the Year by Philadelphia Business Journal









#### 2022

- Purchased office building in Exton for expansion
- Opened a loan production office in Bonita Springs, Florida operated by Wayne Griest, former CEO of Continental Bank
- Meridian Corporation Named a Top-Performing Publicly Traded Community Bank by American Banker for the second year in a row
- Named a Top-Performing Community Bank by Independent Community Bankers of America
- Federal Reserve Bank of Philadelphia (FRBP) Appoints Chris Annas to its Community Depository Institutions Advisory Council (CDIAC)
- Ranked #1 in Philadelphia Inquirer Top Workplaces Special Section

# **\$ D** BILLION IN ASSETS

PURSO INCOME.

0000000

LARGEST SBALFNDERS.

# 155% **EPS GROWTH**

#### 2021

- Named #1 SBA Lender in Eastern PA by the Philadelphia Business Journal
- Named one of the 20 top-performing Philadelphia area stocks by the Philadelphia Business Journal
- Maryland Mortgage team named Top Mortgage Lender in the Region by the Maryland Daily Record
- Named a Piper Sandler "Sm-All Star" for the second year in a row
- Ranked third in nation in EPS growth at 155% compared to the national median of 27.7%
- Ranked second in nation in return on average equity at 27.2% compared to the national median of 11%

#### 2023

- Named a Top 10 Lender by the Pennsylvania Housing Finance Agency (PHFA)
- Relocated flagship branch to Wayne
- · Piasecki Aircraft Corporation's acquisition of the former Lockheed Martin Sikorsky Heliplex in Coatesville, financed by Meridian, voted one of 2023's Best Commercial Real Estate Deals by the Philadelphia Business Journal





# Meridian Center City Staff Help a Homeless Veteran Achieve Financial Stability

A post-9/11 veteran, Carly, came to Meridian in need of an account for her benefits. As someone who was homeless but frequenting a shelter in New Jersey, not having an address had made it challenging for her to open a bank account. Meridian's team, showing their support for veterans, helped her set up an account.

As Carly started her banking relationship with Meridian Bankers Ulondah and Tysha at our Center City branch, it was apparent that she was struggling with mental health issues. She would have occasional outbursts talking to herself and sometimes writing out long stories on the back of her checks or other forms. But her actions were never threatening.

As she continued her visits, Carly became increasingly comfortable with Ulondah's and Tysha's eagerness to help. She eventually shared with them that she had been a prisoner of war, suffered from severe PTSD, but wanted to get her life back in order. The Center City team helped her manage her finances by reviewing statements with her and encouraging her however they could. Over time she began rebuilding relationships with her family and actively sought counseling. In addition to smiling and laughing more, she also steadily improved her budgeting skills. Now she lives in her own apartment.

#### At Meridian, "valuing people" means that we are willing to work with customers, even when they have been overlooked or misjudged by others.

We are honored to be part of Carly's journey and proud of the Center City staff who did so much to help her on her way.



We've changed the customer's name to ensure her privacy.

# **Turning Dreams Into Reality**

To the Meridian Mortgage Team,

Let me tell you a story of a lady that bought a home today, Katherine Fowler.

Eight years ago, she had three young children and she was living in Section 8 housing. She was determined to make it in life and pursued a nursing career. She failed the final test three times but did not give up, and is now an RN.

Her home loan was not an easy one. She has four jobs, got COVID during the process and needed additional funds to meet the down payment requirements.

Based on her jobs, we had a very short window to close, and if not for the dedicated team we have, we would not have closed on time.

When Katherine bought her dream home today, it was truly a celebration where she had everyone in tears at the settlement with her life story.

It's deals like these that keep my fire burning in the challenging mortgage world we live in.

Tom Rhodunda Mortgage Loan Originator trhodunda@meridianmortgage.com 302.883.8116

We've changed the customer's name to ensure her privacy.





# Meridian Wealth Partners<sup>®</sup> Saves Time and Money for a Nonprofit

When Meridian Wealth Partners Director Dan McCusker was introduced to a Delaware nonprofit by another Meridian business line, he took the time to fully evaluate the company's retirement plan. After asking key guestions and listening carefully, it was clear that this organization was experiencing a lack of guidance, communication and support from the large retirement planning firm it was using.

McCusker and his Meridian Wealth Partners team designed a custom retirement plan to address both organizational and employee pain points, so there would be no more confused employees or payroll and health insurance coordination issues. Meridian would guarterback the entire process, streamlining the day-to-day aspects of managing the retirement plan. Now, payroll communicates directly with administration, and new hire/termination details are completely handled by Meridian.

It all starts with listening. Meridian Wealth Partners talks with the organization's team members to understand where the problems are, acts as an adjunct to staff to directly answer employee questions, and lessens headaches surrounding the retirement planning process. This is one example among many where Meridian Wealth Partners' proactive involvement has had considerable financial impact for a business.

# **Family Member Introduced to Meridian's Private Banking Services**

A local business owner was highly satisfied with his relationship with Meridian after a successful partnership helped grow his company to become a leading manufacturer in the Delaware Valley.

As a result, when his daughter was seeking financing for the purchase of a home and property with space for equestrian facilities, he introduced her to Meridian. She connected with Meridian's Private Banking team, a concierge group specializing in creating unique solutions for unique situations.

Lisa Borek, AVP Private Banking, and her team provided a portfolio mortgage to match the daughter's individual During the process, she was also introduced to Meridian needs and situation, completing the financing of her home Wealth Partners as another touch point for financial in 2021. Due to the nature of her specific situation and the solutions. Now, both father and daughter speak highly actual size of the property, it was a complicated financing of Meridian's experienced bankers and the tailored request that required special attention. If she had gone financial solutions they provide. to a traditional mortgage company with her request, it's likely that it would have been denied based on the large acreage of the property.





In 2023, Lisa financed the construction of equestrian facilities on the property, including a riding arena and a 20-stall barn.

# **Community Support**

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. Below are just a few of the organizations that we supported in 2023.

A Mother's Wish Foundation AIA Philadelphia AIM Academy Andrew L. Hicks, Jr. Foundation Angel Venture Fair Asian American Chamber of Commerce of Greater Philadelphia Baltimore Area Council, Boy Scouts of America Bee Foundation for Brain Aneurysm Research Berwyn-Paoli Area Little League Bishop Shanahan Football Bournelyf Special Camp Boys Latin of Philadelphia Bringing Hope Home Bryn Mawr Rehab Hospital Bucks County Bar Association Bucks County Economic Development Corporation Bucks County Opportunity Council Camp Cadet of Chester County Central Bucks Chamber of Commerce Cerebral Palsy Association of Chester County CFMA Philadelphia Chamber of Commerce for Greater Montgomery County Chamber of Commerce for Greater Philadelphia Charles A. Melton Center Chester County Chamber of Business & Industry Chester County Council, Boy Scouts of America Chester County Economic Development Council Chester County Food Bank Chester County Fund for Women & Girls Chester County Futures Chester County Historical Society **Chester County Hospital Foundation** Chester County Pops Orchestra Chester County Regional Emergency Response Team Church Farm School CII Council Coatesville High School Community Volunteers in Medicine CTDI Cares Deb Tiagwad Memorial Fund





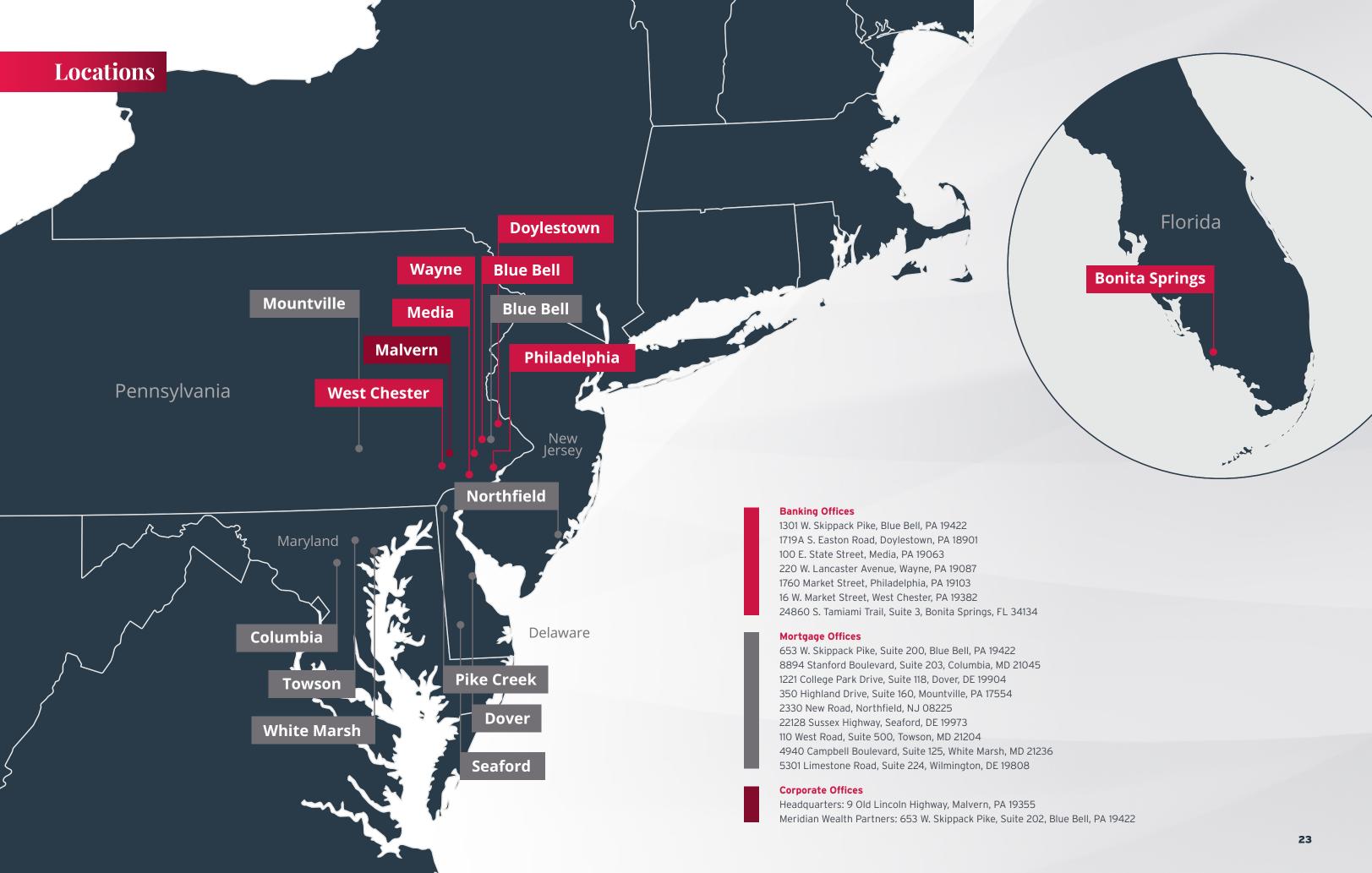






Delaware County Chamber of Commerce **Destination Ardmore Devereux Foundation** Devon Horse Show Downingtown Community Education Foundation Elmwood Park Zoo Epilepsy Foundation of Eastern PA Exton Region Chamber of Commerce Focused Athletics Foundation for Catholic Education Foundation for Delaware County Foundation for Learning in Tredyffrin/Easttown Frankford CDC Frankford Friends School French & Pickering Creeks Conservation Trust Friends of Rittenhouse Square Grayson School Greater Philadelphia YMCA Greater West Chester Chamber of Commerce Handi-Crafters HBA of Bucks & Montgomery Counties Heritage Conservancy Hill Top Preparatory School Historic Sugartown Housing Partnership of Chester County Jacob Blosinski Memorial Scholarship Fund Jay Conover Romans Football Fund Jenkintown Food Cupboard Jewish Service for Developmentally Disabled Kiwanis Club of Central Bucks Kosloff Torah Academy High School for Girls Lenape Valley Foundation Liguori Academy Lionville Community YMCA LiveConnections Living Beyond Breast Cancer Loyola University Maryland Scholarship Fund Main Line Chamber of Commerce Make the World Better Make-A-Wish Philadelphia, Delaware & Susguehanna Valley Marshall Square Park

Media Business Authority Montgomery Bar Association Naples Pelican Bay Rotary Paoli Hospital Foundation Paoli Malvern Berwyn Rotary Club Parkesburg Point Community Youth Center Pennsylvania Veterans Museum Perkiomen Valley Baseball Association Perkiomen Valley Youth Wrestling Philadelphia Police Foundation Philadelphia100 Forum Police Athletic League Rotary Club of the Upper Main Line Rotary Club of West Chester Safe Harbor of Chester County Saint Joseph's University Saint Patrick School South Wayne Porchfest Southern Chester County Chamber of Commerce Sow Good Now SquashSmarts Still Strong Foundation Stray Cat Relief Fund Students Run Philly Style Subcontractors Association of Delaware Valley The Alternative Board Travis Manion Foundation TriCounty Area Chamber of Commerce Unionville Field Hockey Booster Club United Way of Chester County Upper Darby Football Alumni Association West Chester Downtown Foundation West Chester University Foundation West Parkside Youth Sports & Education Group Western Chester County Chamber of Commerce Westside Community Center Whitford Charitable Fund Wissahickon Trails Women in Manufacturing Eastern Pennsylvania YMCA of Greater Brandywine YMCA of Southwest Florida





# **Board of Directors**

**Christopher J. Annas, Chairman** Founder, President & CEO Meridian Bank

**Robert M. Casciato** President & Founding Partner Alliance Environmental Systems, Inc.

**George C. Collier** Executive Vice President & CFO Streamlight, Inc.

**Christine M. Helmig** Managing Director Maximus Partners, LLC

# **Advisory Board Members**

**Steve Wouch** Founder, Wouch Maloney & Co.

**Greg Calabrese** Principal, CRM Companies, Inc.

**Chloe Maros** Select Real Estate

**Ed Wacker** CFO, Kaye Lifestyle Homes

Michael P. Lehnert Pavese Law Firm **Robert T. Holland, Lead Independent Director** Principal Holland Advisory Group, LLC

**Edward J. Hollin** Shareholder Riley Riper Hollin & Colagreco

**Anthony M. Imbesi** Vice President Patriarch Management

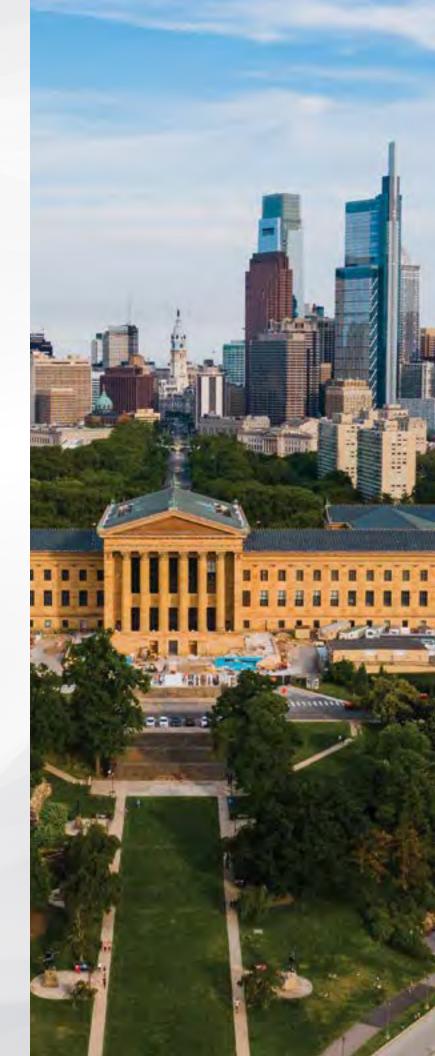
**Denise Lindsay** Executive Vice President & CFO Meridian Bank

**William A. Scari** Troutman Pepper (Retired)

**Kenneth Warriner** Senior Director Naples Municipal Airport

**Matthew Tiagwad** Partner Conner Strong & Buckelew

Roger Deacon CFO Univest Bank & Trust Co. (Retired)



The team we have assembled and our deep roots in this market will surely help us to outperform our competitors.



#### MeridianBanker.com

EQUAL HOUSING LENDER : MEMBER FDIC
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