

# 2024 ANNUAL REPORT



Meridian  
Corporation





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# Chairman's Letter

*"You know I'm still standin' better than I ever did,  
Looking like a true survivor, feeling like a little kid."*

As we look back on our 20-year history, Elton John's lyrics seem to fit. The first of 14 banks that started in a three-year period in the Delaware Valley, we had a mission to become profitable as quickly as possible; and we achieved this in 15 months, a Pennsylvania record. Our branch-lite model, pushing most customer interactions online, was truly innovative and something none of the other startups embraced. Over two decades we've managed our way through the Great Recession, natural and political disasters, and the COVID nightmare...and we're still watching for the locusts. But through it all, our team, and our model, are stronger, even more resilient, and ready for the next 20 years.

For the year ended December 31, 2024, we earned \$16.3 million on revenues of \$197 million. This represents a 23.4% increase in net income year-over-year, with all of our business units able to take a share of the credit. Our principal revenue and growth engine is loans and deposits, and the spread income it generates. This is improving as we continue to recover from the 15 months ending in July 2023, which saw the prime rate nearly triple. As bank deposits reprice and COVID-era loans change rates, we are progressing toward regaining our historically higher interest margins.

Meridian Wealth Partners provided \$2.4 million in pre-tax income resulting from good growth in new business, and the healthy stock market. Symbolic of the communication and collegiality among all of our departments, Meridian lending officers encourage their customers to meet with our wealth professionals for planning purposes, which often leads to new relationships. Our other big unit, Meridian Mortgage, rebounded considerably from a loss in 2023, despite the headwinds of housing inventory shortage. We are encouraged as this situation is projected to improve in the coming year.

During 2024, we made several changes to enhance our image and provide efficiency. We moved our branch in Blue Bell to a nearby shopping center, which significantly improved its visibility and traffic. This follows moving our Paoli branch to Wayne for similar benefits. With an upgrade in our technology, all of our branches have now gone paperless, providing enhanced efficiency and much better customer security.

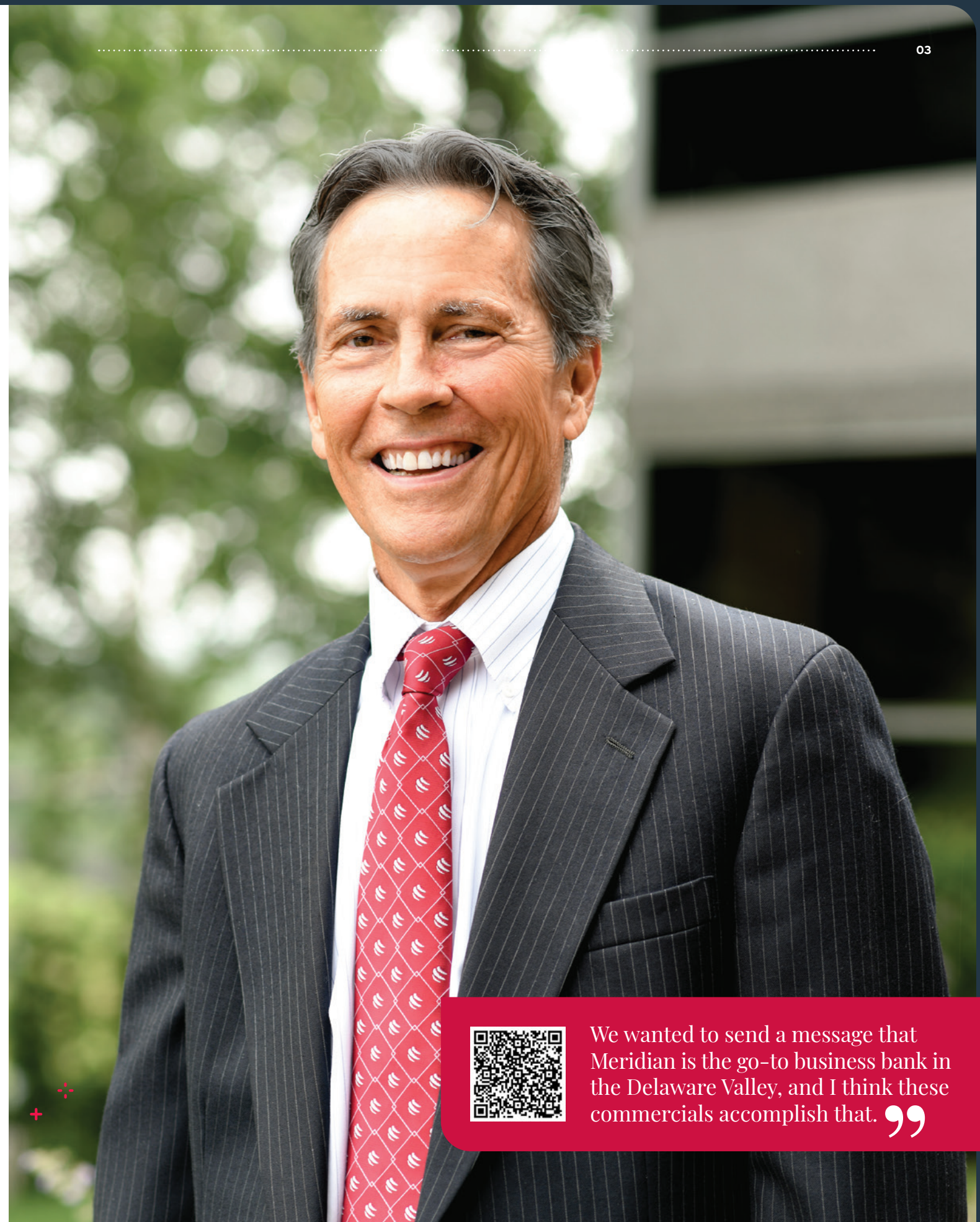
As we chip away for better market share, "Meridian Everywhere" is the mantra of our customer-facing teams. You'll see us at countless area events and outings, which we've found to be our most efficient business development tool. We also see great benefits from our own events like our incredibly popular "CEO Series," where customers and prospects experience nationally known speakers, including Rich Diviney, a Navy SEAL who trained the Bin Laden raiders, who spoke of team member attributes and accountability; and Jeff Hunter, an FBI agent specializing in online theft prevention and tracking down international hackers. Our locally famous Christmas party sees 500+ people meet in our Malvern HQ, annually creating its own mini financial ecosystem.

As to external influences on our continued growth, we are optimistic about the possible loosening of regulation in our industry. The costs are significant in dollars, and even more so in restricting what we could do and additional markets we could pursue. Meridian's increasing prominence in our service markets should be greatly enhanced with normalization of these barriers.

Now, starting our third decade, we are excited about who we are, how we got here and, most important, the prospect of continuing our strong growth during 2025 and beyond. Thank you.



**CHRISTOPHER J. ANNAS**  
Chairman & CEO



We wanted to send a message that Meridian is the go-to business bank in the Delaware Valley, and I think these commercials accomplish that. ”





# Financials

Net Income	2024	2023	2022	2021	2020
Interest income	\$ 156,027	\$ 136,589	\$ 88,721	\$ 71,522	\$ 62,656
Interest expense	85,031	67,647	18,593	8,411	13,660
Net interest income	70,996	68,942	70,128	63,111	48,996
Provision for credit losses	11,400	6,815	2,488	1,070	8,302
Non-interest income	41,339	31,965	41,724	87,988	86,918
Non-interest expense	79,149	77,125	81,444	103,727	93,076
Income tax expense	5,440	3,724	6,091	10,717	8,098
Net income	16,346	13,243	21,829	35,585	26,438
At Year End					
Total assets	\$ 2,385,867	\$ 2,246,193	\$ 2,062,228	\$ 1,713,443	\$ 1,720,197
Total loans & leases, net	2,044,412	1,898,515	1,747,097	1,448,581	1,496,196
Cash & investments	237,623	240,618	213,302	191,508	167,847
Deposits	2,005,368	1,823,462	1,712,479	1,446,413	1,241,335
Stockholders' equity	171,522	158,022	153,280	165,360	141,622
Performance & Capital Ratios					
Return on average assets	0.70%	0.61%	1.18%	2.06%	1.78%
Return on average equity	9.93%	8.53%	13.87%	23.74%	21.33%
Total equity to assets ratio	7.19%	7.04%	7.43%	9.65%	8.23%
Bank leverage ratio	9.21%	9.46%	9.95%	11.51%	11.54%
Bank total risk-based capital ratio	11.20%	11.17%	11.87%	14.63%	14.54%



## Commercial Lending Spotlight – Roberts Technology Group

# Strong Business Partnership with Meridian Fosters Unwavering Customer Loyalty

▼ Geoff Sheehan, Brian Cheatle, Rob Cheatle, Mike Cheatle and Chris Godshall at RTG's state-of-the-art headquarters.



During a very successful career in the pharmaceutical industry, Delaware Valley native Rob Cheatle saw an opportunity in a niche market.

In 1995, Rob started Roberts Technology Group (RTG), headquartered in Chalfont, PA, combining his experience in packaging pharmaceuticals with his knowledge of worldwide packaging equipment suppliers. Today, RTG is the premier U.S. supplier of packaging materials and machinery for the cosmetic, food and pharmaceutical industries. Customers include national and international Fortune 100 and 500 companies.

Looking at the keys to RTG's success, the first is taking calculated risks. After just six months in operation, Rob was approached by a foreign company to buy RTG's U.S. and Canadian operations. He decided to do it, allowing him to own most of the cosmetic industry packaging for perfumes. Two years later, he got into the converting side of the market with another international company, taking over the exclusive market in North America to sell their machines.

Another key is prioritizing cybersecurity. RTG's worldwide presence requires sending frequent large international wire transfers to five different countries, making verification and security a top priority. Well-communicated processes, carefully considered redundancies, and a good banking relationship can be the difference between a good wire and a lost wire.

The final key is finding the right-sized bank. While he has received many business solicitations from much larger financial institutions over the years, Rob's trust in Meridian has never wavered.



Chris Godshall and Tom Cheatle in the RTG warehouse with the latest packaging machinery.



Brian Cheatle demonstrating RTG's custom product packaging to Chris Godshall and Geoff Sheehan.

Meridian has a personal and a business connection. They understand my business and if I ever need info, they call me back in 24 hours and say 'Hey Rob, what can I help you with' ... so sometimes a regional bank close to home is worth it. In my case it's been worth it for the last 10 years. ”

**ROB CHEATLE**  
CEO, Owner, Roberts Technology Group



## SBA Lending Spotlight – Key 2 Build Construction

# Meridian's SBA Team Assists Contracting Entrepreneur in Latest Acquisition

Key 2 Build Construction was established by Owner and President Corey Key, Sr., in 2016. The company provides full-service construction management and general contracting, helping residential and commercial clients successfully complete any construction project in the Philadelphia area. As President, Corey oversees the company's design, project management, field operations, business development and marketing operations for many sectors like healthcare, higher education, retail and life sciences. His wife, Kelli, is a CPA and assists with the business as well.

In 2024, Corey was introduced to Meridian by a business broker because he was interested in purchasing another contracting company. After identifying Shenberger Contracting as a good acquisition opportunity, he went back to Meridian, which had provided a pre-qualification letter for the listing.

Paul Avery and Corey Key ▶



Meridian approved a **\$2,100,000 SBA loan** with a 15-year term and amortization to purchase the commercial real estate and business assets of Shenberger Contracting. Additionally, a line of credit was provided for ongoing working capital needs. Corey is looking forward to the future endeavors of his business, and Meridian is excited to partner with him on his growth journey.

Paul Avery and the team at Meridian Bank not only made the process of the acquisition seamless but also enjoyable. The attention to detail, expertise and attentiveness exhibited by the team ensured that my needs were met and that the deal was closed efficiently with great satisfaction. ”

**COREY KEY, SR.**, Owner & President, Key 2 Build Construction

A key factor in Corey's successful acquisition is that he received tailored guidance along the way from a top-performing SBA team led by Rocco Perate. Under Rocco's leadership, Meridian's SBA team is continually recognized as a top lender both regionally and nationally. Rocco also oversees Meridian's fastest-growing new business line, Merit Business Funding. An innovative revenue advance company, Merit was founded in 2022 to meet the working capital needs of small to medium-sized businesses on a short-term basis (3-12 months). Throughout his 25 years of experience, Rocco has helped thousands of small businesses like Key 2 Build thrive. He will continue leading the SBA and Merit teams to drive growth and provide unparalleled support to small businesses in 2025 and beyond.



◀ **Rocco Perate**  
Executive Vice President  
SBA Lending



Treasury Management Spotlight – Dale Corporation

# Dale Corporation Moves Cash Management to Meridian Bank with Precision and Expertise

▼ John Allenson, Dale Lintner, Eric Lintner and Jason Rose at Dale Corp.'s headquarters



Dale Corporation is a full-service construction management, general contracting and development consulting firm based in Glenside, PA. Founded in 1959 by Dale Lintner, Sr., the company was rooted in a sense of family and connectedness.

This long-standing culture and heritage is still reflected in the communities it builds today. Second-generation family members, Eric Lintner and Dale Lintner, Jr., continue to grow the operation while following the principles that guided their father.

John Allenson, Senior Vice President of Commercial Lending at Meridian Bank, initiated and built a strong banking relationship with Dale Corp. over several years. In 2023, the company started to consider moving their Cash Management needs over to Meridian from another bank. Jason Rose, Senior Vice President, Treasury Management & Corporate Payments, evaluated Dale Corp.'s complex Cash Management setup. It involved numerous accounts, and multi-layer sweeps across many of them. The transition required a full range of financial solutions, including checking accounts, electronic payments, remote deposits, wires and more. Their willingness to make the switch was dependent on Meridian being able to integrate all of these.

Jason emphasized his team's top priority, "With this complicated setup, we really wanted to make sure that when we did it, we did it right the first time."



To achieve this, it was important to establish an open line of communication during the onboarding period. From there, Jason's team spent significant time implementing Meridian's tech capabilities and the breadth of its cash management tools. After just 90 days, all of Dale Corp.'s requirements had been fully transitioned.

The success of this experience was a tribute both to Meridian's best-in-class support and to Dale Corp.'s organization and preparedness. A relationship that started years ago has evolved into both parties successfully navigating a complex change, setting the stage for continued growth and collaboration.

Meridian Bank has been a true partner, delivering seamless solutions with a genuine, relationship-driven and collaborative approach. John Allenson, Jason Rose and the Meridian team have been instrumental in supporting our needs, from financing to treasury management. Their expertise, responsiveness and commitment to continuous improvement make them a valued partner in our ongoing growth. ”

ERIC LINTNER, CEO & DALE LINTNER, JR., CFO  
Dale Corp.



Updates from Meridian Wealth Partners®

# Business Owner Leans on Meridian Wealth Partners for Guidance During Growth

The owner and founder of a small, family-owned contracting company in Chester County first formed a connection with Meridian Wealth Partners over five years ago. Starting with 401(k) support, Dan McCusker, Director at Meridian Wealth Partners, became a trusted financial advisor for this business and its owner through several milestones.

When he first became a client of Meridian Wealth Partners, the business owner's initial priority was to build savings. At that point, any accumulation of wealth was in the business. After progressing through many different growth phases over the years, the owner was prepared to walk through one of his biggest lifestyle changes yet in 2024. He retired from the business and began his next chapter of life.

Dan's team helped with various aspects of the financial planning journey leading up to this point, including asset management, tax guidance and succession planning. Both the business owner and the company are now set up for long-term financial success due to his important relationship with Meridian Wealth Partners along the way.



◀ Dan McCusker, CFP®, MBA, AIF®  
Director, Meridian Wealth Partners



Meridian Wealth Partners  
Launches New Website



# Stories of Best-in-Class Customer Service

▼ Tysha Fuller assisting a customer in our Center City branch.



Bruce and Adela are a married couple who reside outside of the U.S. They are customers of Meridian for several reasons, but there is one reason that outshines them all – and that is working with Tysha Fuller.

Tysha is a Customer Service Representative serving the Philadelphia area from Meridian's branch in Center City. She was first introduced to Bruce and Adela in 2022 when they opened their account. Despite living almost 6,000 miles away, their banking relationship with Meridian has never been affected, thanks to Tysha's impeccable service, and the Bank's robust capabilities.

Whenever Bruce or Adela have a question, a phone call to Tysha is the best way to handle it. She walks them through any account questions they have and helps them to find the best solutions. Along with receiving consistent support from Tysha, the couple also finds Meridian's Digital Banking platform intuitive and easy-to-use.

What has prompted us to open multiple accounts at Meridian are its interest rates, the ease of its online banking and, most especially, Tysha Fuller. She is so easy to work with, so helpful, so quick to figure out what is best for our needs and how to set it up efficiently. Long-distance banking poses special challenges, but Tysha has helped us navigate the difficulties many times and it is always a pleasure dealing with her.

BRUCE & ADELA



▲ Capria Stewart assisting a customer in our Wayne branch.

Thanks to Meridian's fast response and exceptional service from key bank personnel, a customer was able to avoid serious harm from an identity theft attack.

At first realization of identity theft, the customer immediately called his go-to banker: Beth Bauer, manager of Meridian's Blue Bell branch. Noting the severity of the situation, Beth acted quickly and strategically. She directed him to Meridian's fraud team, who immediately engaged on the customer's behalf. From there, the customer was put in contact with Capria Stewart, manager of Meridian's Wayne branch, who spent many hours advising and guiding him through the technical aspects of this compromise.



Ultimately, his situation was restored to normal with minimal damage left behind. The customer is thankful for the time and effort that went into keeping a bad situation from getting worse. Looking back, he regards Meridian as being the only bright spot during a dark time.

Meridian was the 'Class of the Show' when it came to fraud response efforts displayed by the extensive list of players, entities and organizations that I had to rely on to get my life back to normal. I would be more than remiss if I did not acknowledge and commend the professionalism, diligence and extraordinary commitment to customer service displayed on my behalf by the Meridian people who helped me. I'm so glad I made the decision to go with Meridian some years ago.

VALUED MERIDIAN CUSTOMER



# Meridian News and Awards

Jess Finley, manager of Meridian's West Chester branch, along with her grandfather who is a Meridian customer, built this bookshelf as part of the Meridian Bank Young Savings Reading Program. This program encourages students under the age of 18 to read 10 books and earn \$20 to deposit into a Meridian savings account. As part of this initiative, Meridian's West Chester branch recently implemented a Readers Corner with shelves of books that students are free to borrow to reach their reading goal.



## ENTREPRENEURIAL FUN FACT

Ulondah Blake, manager of the Center City branch, originally designed and implemented the Young Savings Reading Program at Meridian.



## United Way of Chester County

Employees Stephanie Affatato, Sherri Cairns, Jessica Finley, Greg Herrmann and Dave Morris graduated from the Leadership Chester County Program.



Charlie Kochka (retired Chief Lending Officer) supporting VP of Marketing Cassie Phillips (Woleschok), who was named a 2024 Vista Millennial Superstar, and SVP of Marketing Jess Annas, who delivered the keynote speech.



**Delaware State Housing Authority**  
Meridian Mortgage received the 2024 Gold Mortgage Lender Award.



**Mortgage Professional America**  
April Freitag, VP, Senior MLO & Marketing Manager, named an Elite Woman of 2024.



**Girls Spark**  
Jen Saverio, VP, Commercial Lending, received the Spark Champion Award.



**Philadelphia Business Journal**  
Meridian named a Top 10 SBA Lender in Eastern PA.



Meridian Bank launches VAMortgage.com to ensure veterans receive the financing they have earned.



L to R: Stephanie Koutrakos, Marketing Coordinator, April Freitag, VP, Senior MLO & Marketing Manager



Meridian launched a new branding commercial focused on promoting its business banking services throughout the Delaware Valley. Scan to watch.



L to R: Tom Campbell, SVP, Joe Borek, VP, Mortgage Operations

Joe Borek appointed to the Mortgage Bankers Association Board of Directors.



Meridian celebrated its 20th Anniversary with a party at Topgolf in King of Prussia.



Meridian opens Blue Bell branch in Center Square Shopping Center.

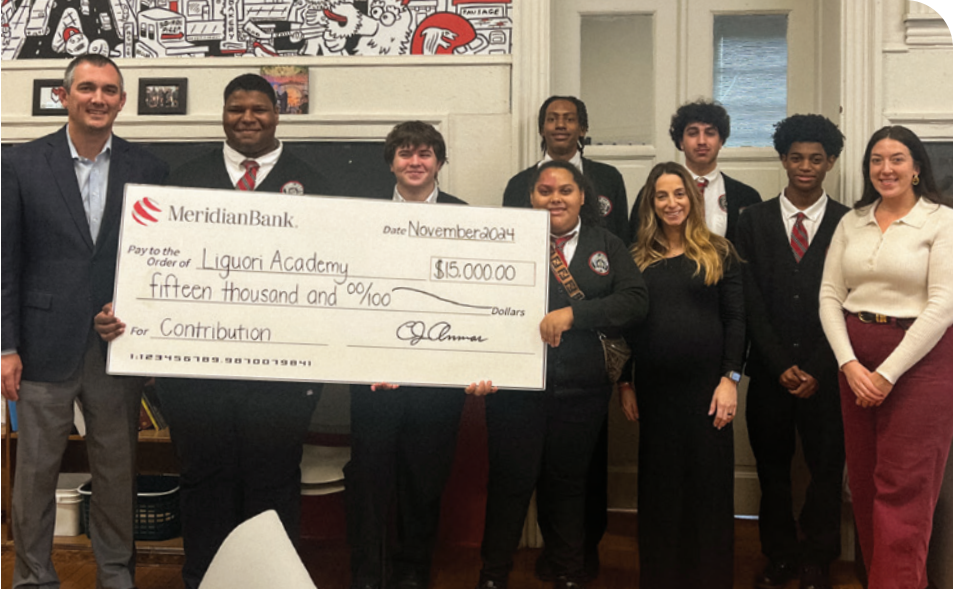


# Community Support

▼ Mama-Tee Community Fridge



▲ GO Northwest



▼ Habitat for Humanity



▲ Whitpain Police



▲ Sacred Heart Academy Bryn Mawr

- A Haven
- Abby's Army
- Academy of Vocal Arts
- AIA Philadelphia
- Alex's Lemonade Stand Foundation
- ALS United Mid-Atlantic
- Archbishop John Carroll High School
- Asian American Chamber of Commerce Greater Philadelphia
- Associazione Regionale Abruzzese of the Delaware Valley & Delco
- Aston Business Association
- Avon Grove Education Foundation
- Bishop Shanahan High School
- Blossoms of Hope
- Bournelyf Special Camp
- Boy Scouts of America – Chester County Council
- Boys & Girls Club of Chester
- Boys Latin of Philadelphia
- Boys Town Jerusalem
- Brandywine Battlefield Park Associates
- Brandywine Valley SPCA
- Breathing Room Foundation
- Bringing Hope Home
- Bristol Riverside Theater
- Bucks County Community College Foundation
- Bucks County Economic Development Corporation
- Bucks County Opportunity Council
- Building Dreams Foundation
- Care Center Foundation
- Caron
- Center for Architecture
- Central Bucks School District Education Foundation
- Cerebral Palsy Association of Chester County

- Certified Commercial Investment Member (CCIM) Institute
- Chamber of Commerce for Greater Montgomery County
- Charles A. Melton Center
- Chester County Bar Association
- Chester County Economic Development Council (CCEDC)
- Chester County Economic Development Foundation (CCEDF)
- Chester County Futures
- Chester County History Center
- Chester Valley Little League
- Church Farm School
- City of Coatesville
- Coatesville Boys Basketball
- Coatesville Lady Raiders
- Coatesville Youth Initiative
- Cobbs Creek Restoration and Community Foundation
- Collaborative for Community Design
- Collegium Charter School
- Community Volunteers in Medicine
- Congregation Or Shalom
- CTDI Cares
- Delaware County Chamber of Commerce
- Delaware County Veterans Memorial Association
- Delaware Valley Industrial Resource Center
- Devereux Foundation
- Devon Horse Show
- Downingtown Community Educational Foundation
- East Fallowfield Township
- Elmwood Park Zoo
- Episcopal Academy
- Exton Regional Chamber of Commerce
- Extra Life Charity
- Family Service Association
- FELS Early Learning Services

- Fiorenza's Food for Friends (F4)
- Focused Athletics
- Foundation for Catholic Education
- Foundation for Delaware County
- Foundation for Learning in Tredyffrin/Eastown (FLITE)
- Frankford Community Development Corporation
- French & Pickering Creeks Conservation Trust
- Friends of Rittenhouse Square
- Gateway HorseWorks
- Gilchrist
- Girl Scouts of Eastern Pennsylvania
- Girls Spark
- Global Development for Economic Change
- GO Northwest Housing Resource Center
- Grayson School
- Greater Philadelphia Hispanic Chamber of Commerce
- Greater Philadelphia YMCA
- Greater West Chester Chamber of Commerce
- Habitat for Humanity of the Chesapeake
- Handi-Crafters
- HBA of Bucks & Montgomery Counties
- HBA of Chester & Delaware Counties
- Historic Sugartown
- Home Front Heroes
- Hope International
- Housing Partnership of Chester County
- Howard County Community College
- Ivy Hill Therapeutic Equestrian Center
- Jacob Blosinski Memorial Golf Outing
- KB Foundation
- Kennett Library
- Kennett Rotary
- Kimmel Center

- Kingsville Volunteer Fire Company
- KIPP Administrative Services Corporation
- Kiwanis Club of Central Bucks
- Kosloff Torah Academy
- Lenape Valley Foundation
- Liguori Academy
- Lionville YMCA
- Little Smiles
- Living Beyond Breast Cancer
- Lower Bucks County Chamber of Commerce
- Main Line Art Center
- Main Line Chamber of Commerce
- Make the World Better
- Make-A-Wish Philadelphia, Delaware & Susquehanna Valley
- Malvern Art Show
- Malvern Retreat House
- Mama-Tee Community Fridge
- Marshall Square Park
- Media Rugby Club
- Mercy Neighborhood Ministries of Philadelphia
- Metropolitan Ballet Company
- Mighty MoJo Memorial Run
- Miles For Marc
- Monsignor Bonner & Archbishop Prendergast Catholic High School
- Montgomery Bar Association
- Montgomery County Community College Foundation
- MusicWorks
- Natural Lands Trust
- Neema Project
- North Penn School District Educational Foundation
- Odyssey Charter School
- Open Hearth

- Orion Communities
- Owen J. Roberts Education Foundation
- Oxford Educational Foundation
- Parkesburg Point
- Pennsylvania Institute of Certified Public Accountants
- Pennsylvania Veterans Museum
- Pennypack Ecological Restoration
- Perkiomen Valley Boys Basketball
- Perkiomen Valley School District Foundation
- Peter's Place
- Philadelphia Distance Run
- Philadelphia Housing Development Corporation
- Philadelphia100 Forum
- Piedmont Baseball & Softball
- Radnor Educational Foundation
- Ray Fremont Memorial Charity
- Riddle Healthcare Foundation
- Rotary Club of The Upper Main Line
- Sacred Heart Academy Bryn Mawr
- Safe Harbor of Chester County
- Saint Helena CYO Memorial Invitational Basketball Tournament
- Saint John Vianney Center
- Saint Mary of the Assumption Catholic Church
- Saint Patrick Parish
- Southeast Community Development Corporation
- Southern Chester County Chamber of Commerce
- Sow Good Now
- SpeakUp!
- Stone Garage
- Stray Cat Relief Fund
- Strive For Five Foundation
- Stroud Water Research Center

- Subcontractors Association of Delaware Valley
- Trellis for Tomorrow
- Twilight Wish Foundation
- Unico Greater Philadelphia Chapter
- Unionville Community Fair
- Unionville High School
- Unionville Softball Boosters
- Unite for HER
- United Way of Chester County
- Upper Darby Football Alumni Association
- Waterfront Warriors South
- Wayne Art Center
- Wayne Music Festival
- West Chester Area Education Foundation
- West Chester Friends School
- West Chester University Foundation
- Western Chester County Chamber of Commerce
- Westside Community Center
- Whitford Charitable Fund
- Whitpain Township Parks and Recreation
- Willistown Conservation Trust
- Wissahickon Valley Watershed Association
- Women in Manufacturing Eastern Pennsylvania
- Woods Services
- World Café Live
- YMCA of Greater Brandywine
- Youth Mentoring Partnership
- Youth Sports & Education Group





# Locations

- BANKING OFFICES**
  - 1301 W. Skippack Pike, Blue Bell, PA 19422
  - 1719A S. Easton Road, Doylestown, PA 18901
  - 100 E. State Street, Media, PA 19063
  - 220 W. Lancaster Avenue, Wayne, PA 19087
  - 1760 Market Street, Philadelphia, PA 19103
  - 16 W. Market Street, West Chester, PA 19382
  - 24860 S. Tamiami Trail, Suite 3, Bonita Springs, FL 34134
- MORTGAGE OFFICES**
  - 653 Skippack Pike, Suite 116, Blue Bell, PA 19422
  - 8894 Stanford Boulevard, Suite 203, Columbia, MD 21045
  - 1221 College Park Drive, Suite 118, Dover, DE 19904
  - 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
  - 4940 Campbell Boulevard, Suite 125, White Marsh, MD 21236
  - 5301 Limestone Road, Suite 224, Wilmington, DE 19808
- CORPORATE OFFICES**
  - Headquarters:** 9 Old Lincoln Highway, Malvern, PA 19355
  - Meridian Wealth Partners:** 367 Eagleview Boulevard, Suite 202, Exton, PA 19341



# Board of Directors

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

# Advisory Council Members

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





**MeridianBanker.com**



**Meridian  
Corporation**

 **EQUAL HOUSING LENDER : MEMBER FDIC**  
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