

Member testimonials

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"Harlowsave gave me inspiration to save, and a loan when no one else would and they are so quick in their application."



"Harlowsave is a fantastic organisation, I've been a member for about ten years now and have had dealing with many members of staff over this time. The service is second to none. I've saved, I've taken loans, I've paid for my daughters wedding, had several big holidays with money I've saved with Harlowsave."

Nothing is too much trouble for the team. I've watched as improvements have been made from a fairly basic system to a very efficient and speedy process if I need some of my savings quickly. regular emails keep me posted with what's happening in the Harlowsave world. And I look forward to my annual statement around my birthday. I don't save with banks anymore and if I could do all my banking with Harlowsave, I certainly would. Hard work and putting the customer first throughout the years from the staff have made my experience fantastic."



"Harlowsave support everybody who has difficulty getting financial help from the big guns...the bank and building societies. They understand we have to prove ourselves but don't put any pressure on us by taking a big percentage of our savings or putting a lot on a loan. I've been disabled for many years and lost my job because of it, I just couldn't work. Saving with Harlowsave and then getting a loan when needed has helped me tremendously. I have recommended it to a young man who is starting out in life after"

getting a masters degree.”



“In this day of recession, unemployment and rising food and petrol prices I believe Harlowsave offer a brilliant, trusty, and fair bank service for the poor of Harlow, who might not be able to obtain loans from banks due to poor credit history or lack of employment. Harlowsave has saved me on a number of occasions, just a couple were when my washing machine broke down and deeded replacing or when my commuter-used vehicle was written off in a crash due to no fault of my own. My life as a home maker, wife and mother would have been put under tremendous strain, even more than the stresses I had faced, had I not been able to go to Harlowsave with a request for a small loan. I sincerely am grateful for Harlowsave credit union is available for residents of Harlow.”



“Harlowsave Credit Union has helped me save money for holidays and also for my son’s hospital stays. Without Harlowsave I would be stuck when money is needed most. The team are wonderful and friendly, especially when times are tough. I am very grateful to those in Harlowsave, Thank you”.



“Harlowsave is a really friendly and flexible way of saving and borrowing and it’s a bonus to know that all money made goes back into helping the members.”

“I have held an account with Harlowsave Credit Union for many years, over this period I have saved regular affordable amounts, taking out loans for various reasons. The loans are re-paid at a reasonable rate of interest, unlike many of the Banks and

Building Societies who charges extortionate fees, and are not interested in tailoring loans to meet the individual's needs and circumstances, often leaving people overstretched and struggling to meet re-payments.

I have always found the staff to be professional, helpful and approachable. They always make themselves available to speak to members face to face and are contactable by e-mail, always responding promptly to queries and concerns."



"Before joining Credit Union (CU) I was living in debt. As a Christian I felt impressed to do something about my financial situation. Bank charges were crippling and every time I received post I would automatically think, who is asking for money now. After being paid each month within two days I would be living in my overdraft! Although some of my friends accepted this as a way of life, I knew things had to change. I prayed about the situation and a short while after that my sister suggested I join CU.

Joining CU was so simple. I set up a standing order from my bank account and in a short while could see the rewards of saving regularly. In 2012 I went on two Caribbean holidays without having to borrow or use a credit card. When my washing machine broke down once again I could buy a new one without having to borrow.

Thank God today I am debt free. I know joining Harlowsave was an answer to my prayer. The staff at CU are very friendly and always willing to help and give advice. I tell all my friends and family to join CU, I will tell you too. Join Credit Union it will make such a difference."



"When I was first heard of Credit Unions, I was initially

sceptical. I then looked into the purpose and realised the benefits of being a member of a Credit Union would bring to myself as well as helping others. I became involved with Pardon Churches Credit Union which later merged with other local Credit Unions and Harlowsave was formed. In total I have been a member of a Credit Unions for 20+ years. I no longer go to high street banks, if I need a loan I go to Harlowsave, I have had loans for anything ranging from home improvements to a short break away; this would not have been possible without the help of a Credit Union, this also means I have been consistently increased my savings (shares) over the years. Credit Unions have moved on and can also assist with many other financial products/services. If in doubt, don't hesitate to call Harlowsave who just may be able to help."

