

MEMBER Story

Ken Edwards



Our members are at the heart of everything we do here at Harpenden Building Society. They are our most important asset which we value above all else. We love getting to know our members more and Ken is no exception. Originally from Australia, Ken moved to Harpenden 30 years ago. Take a read of Ken's story about his association with the Harpenden Building Society below...

Tell us a bit about yourself?

My name is Ken Edwards and I live in Harpenden, with my wife Rebecca, my son Alex, my daughter Olivia and our dog Oscar. Originally from Australia, I've been here for 30 years and with my wife being born in Harpenden and my children being born here too, I think I can nearly claim local status!

My company is Hertfordshire Air Conditioning, a local Harpenden company which I founded in 2015, having been in the A/C industry for 30 years at that time. Like HBS, I'm a believer in championing local companies, local clubs and our local High Street. In recent years we sponsored the Christmas Lights in the town centre and this year we are sponsoring a flower bed near the war memorial.

As a rugby league supporter, I wanted to support my local team, the St Albans

Centurions RLFC so I sponsored the back of their playing shorts and as a long-standing but now retired rugby league referee, I decided to sponsor my local Referees Society, again with a prominent logo on the back of the shorts. Our tagline was 'we're right behind you'. It was a bit of fun and certainly got some notice! We think it's really important to give back a little, if you can, to your local community. It's a culture I think HBS espouse too.

How did you hear about HBS?

I've been a long-standing customer of HBS for many years. Being a long-term resident of Harpenden, I had, naturally enough, seen the branch on Station Road many times but when I was considering where to open a new savings account, I couldn't help but notice in a national newspaper that HBS was consistently in the top 5 for saving accounts. So, being local and market leading; it was a no-brainer to open an account and I've been a customer ever since.

How long have you been a member of HBS?

I'd say it was about 20 years ago when I opened a Savings Account. I then opened a ISA, which I still have, and am now looking at the possibility of opening a Business Account soon - something which I didn't realise HBS did until recently.

Why did you decide to open an account with Harpenden Building Society?

There's no doubt in my mind that part of the appeal is dealing with a local organisation; I don't think a large organisation - whatever the industry - can replicate a local, personal service.

Undoubtedly, whilst that is true, HBS can also offer market leading rates which means they are competitive with the 'big boys' on the High Street so the decision to join HBS is a sound economic one too. I mention the High Street deliberately; whilst it wasn't a reason, at the time I joined, it is most definitely a big attraction for me that HBS STILL has a High Street presence.

At a time when every bank in the country seems to be leaving town centres and High Streets in their droves, I'm pleased to know that HBS is still here.

// It's a service ethic that Building Societies seem still willing to embrace and it's to their eternal shame, in my opinion, that High Street Banks don't attempt to match that. I think we should all be doing a heck of a lot more to support our High Street retailers. //

What do you primarily use your savings account for?

Initially, and with a young family, the idea of building a nest-egg was for family luxuries or potential emergencies, but now, with grown up children, the focus is now more on saving for travel in retirement years!

What has your experience with HBS been like since you have opened your account/s?

I can't fault the service at HBS. Critically, for me, there's someone available with whom I can have a face-to-face conversation about a query or a new product etc. Online services have their place but, for me, it's absolutely the personal service which stands out.

Do you visit our branches?

I'm afraid I may be a bit of a dinosaur as I've only ever gone into a branch in person - the Harpenden Online service may be a thing for the future for me.

What three words would you use to describe HBS?

Friendly, local, professional.

Would you recommend HBS to a family member/friend?

Yes absolutely - if you have a good market leading service in your area, especially if it's local, you should always recommend that service to your network. Word of mouth recommendations are the most effective form of marketing for small companies after all!

Have a story?

Get in touch with our team to be included in future editions.

We'd love to hear from you!

Contact the team on members@harpendenbs.co.uk

Please see page 50 for more details.