



Welcome

To issue 4 of Mutual magazine

As we dive into another busy day, it's important to take a moment to reflect on how we closed 2024 and embarked on a promising new year...

Pausing briefly to ponder, I feel immense pride in how we, as an organisation, continue to uphold our mutual values and strengthen the bond we share with our members. This year will undoubtedly bring challenges - government policy changes, potential base rate reductions, and the persistent rise in the cost of living will present obstacles for managing money and property.

Yet, our mission remains steadfast: we're here to help you achieve your financial dreams, particularly the dream of homeownership.

Our commitment to the community remains at the heart of everything we do. I'm delighted to see the enthusiasm my colleagues have once again this year for supporting local initiatives. It's truly inspiring and something we're immensely proud of.

In this issue, we're sharing updates on the local projects and charities we've been supporting, including news from Youth Talk and a blog from two of our branches. You'll also find captivating stories from some of my colleagues and a fascinating perspective from one of our members, who shares his journey with finances and savings - an insightful and inspiring read.

We've also included important guidance on the growing threat of QR code fraud. While QR codes are now a staple in our daily lives, this piece offers valuable advice on spotting fake codes and avoiding scams. Additionally, we've covered email phishing fraud - how to protect yourself, identify suspicious emails, and what to do if you think you've received a scam. It's practical advice to help you stay safe online.

This edition is packed with great content, including highlights of upcoming awareness days and weeks close to our hearts, and a handy guide to savings ISAs to help you make the most of your financial planning.

At Harpenden, we're committed to delivering information that's both useful and relevant. If there's anything you'd like to learn more about - whether it's online security, avoiding scams, or any other topic - please don't hesitate to reach out to our editorial team. And, of course, we'd love to hear your own stories and accomplishments. Sharing them in future issues is one of our favourite ways to connect with our community.

Enjoy reading Issue 4 and thank you for being such an integral part of our Harpenden family.

Tracie

Tracie Pearce
Chief Executive
