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One day I noticed an elderly gentleman having trouble cashing his cheque at the counter due to his accounts being closed.

After he sat down he told me a very sad story about what has happened to him. He worked in a financial industry, and he was just one of those people that earn his living through commission.

So when everything sort of collapsed with the stock market his commission cheques stopped

I got really sad to hear not only that he lost his income, but that his house burned down, he just got mugged, and he also left the hospital, you know, having a pneumonia.

He looked sad and worried and devastated, and didn't know where to turn and what questions to ask? What's his next step? How are we gonna help him? How is he gonna help himself? He didn't know any of those answers.

We were able to help him through restructuring his payments, he got one easy-to-pay loan. We were able to open his account and he's able to cash his cheques, he was able to pay his bills

When I pass him by on the street he looks relieved, he looks professional, confident. He told me that he's making money again, he got a new apartment, and he just looked like he had a spring in his step.