



## PAYDAY LENDING IS UNDER ATTACK!

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Payday lending is being increasingly targeted by politicians, consumer groups, and mainstream banks who all claim to have consumers' "best interest" at heart. Several states have outlawed payday cash advance loans altogether. Others have enacted regulations that will severely limit or even eliminate your ability to get the cash you need, when you need it.

Our customers have made it clear that the short-term loans we offer are often the best – or only – resource they have to meet unexpected expenses or to avoid expensive overdraft/NSF charges or late fees. If you want to ensure your right to a full range of options in order to make appropriate financial decisions for yourself and your family, we strongly encourage you to contact your state and Federal government representatives and tell them how you feel.

To help you do this, we have provided some tips and suggested verbiage for writing to your representatives. We thank and congratulate you for taking an active role to address the financial issues affecting you!

Approved Cash Advance/A Dollar Cash Advance, like more than 150 other payday loan companies, is a member of the Community Financial Services Association (CFSA), whose mission is to "promote legislation and regulation that provides payday advance customers with substantive consumer protections while preserving their access to short-term credit options, and encourage responsible industry practices." CFSA members voluntarily adhere to a mandatory set of Industry Best Practices, adopted in January 2000 to ensure that lending transactions are conducted in a safe and responsible manner and with appropriate consumer protections.

### **How to Write to Your Government Representatives:**

***Know whom to write to.*** You can find the names and contact details for your elected officials at <http://capwiz.com/cfsaa/home>. Your Federal and State legislators as well as your governor should all be aware of your opinions.

***How to send your letter.*** You can send your letter by e-mail, fax, or posted mail. These days, e-mail is the most common and quickest way to contact your elected official.

***What to say.*** Below is a sample letter that you can modify by changing the bolded text to your individual information or use to guide you in writing your own letter.

***Make sure to identify yourself!*** If e-mailing or faxing, type your name and address at the end of the letter so that the member knows you are a constituent. If sending a letter by mail, include your name and address at the end of the letter, or print it on your office or personal letterhead.

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## ***You have the right to make your own financial decisions!***

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**Write your elected officials today to urge them to protect your access to short-term loans! You can use the letter below, or write your own. Go to <http://capwiz.com/cfsaa/home> to find the names and contact details for your state and Federal government representatives.**

**[DATE]**

The Honorable **[NAME OF SENATOR OR REPRESENTATIVE]**  
United States **[SENATE / US HOUSE OF REPRESENTATIVES]**  
**[ADDRESS]**

Dear **[SENATOR/REPRESENTATIVE/GOVERNOR NAME]:**

I am your constituent and live in **[CITY AND STATE WHERE YOU LIVE]**. Like the majority of Americans, I work hard to provide for my family and pay my bills on time. However, I sometimes have unexpected expenses that just won't wait until payday. At times like these, a short-term payday loan helps me avoid late fees, overdraft charges or NSF fees – any of which often cost more than a cash advance fee.

Across America, various politicians, consumer groups and mainstream banks are trying to outlaw payday lending, supposedly “for my own good.” But shouldn't I be the one to determine what's best for me? As an American, I want to ensure my right to a full range of options in order to make appropriate financial decisions for myself and my family.

I support the regulation of the payday lending industry, but I do not support eliminating it. As a citizen of your district, I urge you to support consumer access to short-term credit.

Thank you for your time.

Sincerely,

**[SIGN YOUR NAME]**  
**[TYPE YOUR NAME]**  
**[CITY, STATE AND ZIP CODE WHERE YOU LIVE]**