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From: Disabled American Veterans [dav-indiana@sbcglobal.net]
Sent: Friday, April 12, 2019 4:35 PM
To: Glen Dreiman; Jerry Fivecoate; John Diehl; Terry Sanders; Norm Nelson; Dave Ashe; Bill Bottom; Terry Baumfalk; Dolores Chalker; Larry Balmer; Donald D. Peek Jr.; Bob Carnagey; DJ GREER; Jeff Brooks; Penny Johnson VSO INDY; Jud Rouch; Tom Hines; Rick Phillips; Ken Schuetter; Thomas Hildebrand; Glen Dreiman; Larry Minks; Mitch Mullins; John Diehl; Terry Sanders; Norm Nelson; Dave Ashe; Chris Evans; Charlie Parker; Elmer Hale; Bill Bottom; Frederick Lester; James Turnage; Terry Baumfalk; Dolores Chalker; Ralph Purcell Jr; Larry Balmer; Robin Henderson; Jim McIntire; Ken Ward; Brian Ponder; Allen Manning; Donald D. Peek Jr.; Bob Carnagey; Lois Stewart; Jerry Baker; DJ GREER; Jeff Brooks; Steve Phillips; Rex Ritchie; Connie Chance; Gary Bell; Bud Ross; Jerry Baker; Larry Uehlein; David Parker; Jud Rouch; Tom Hines; Kevin Bateman; Louis Covelli; Rick Phillips; Deborah Travers; Doug Scott; Don Inns; Fred Gaige; Shirley Billingsley-Hernton; Roger Kuhn; Kenneth Ward; John Peterson; Gary Benefiel; Chanda Allen; Jesse Testruth; Frank Madison
Subject: Call to Action Alert

To all members:

You can copy and paste this to send to your representatives.

To: The House of Representatives,

The Indiana Department of the Disabled American Veterans and it's membership stand opposed to Senate Bill 613 currently in the House for consideration.

These are predatory loans that target the most vulnerable Hoosiers across our great state. These companies charge an enormous rate of interest on short term loans that continue to spiral out of control. Veterans and their families struggle to provide food and basic needs for shelter from week to week. The initial premise of the payday loan companies was to be helpful and allow a struggling families a little additional time to catch up on bills or repairs. Over time these payday loan places started increasing the rate of interest charged to clients. Now, the time has come to stop this cycle. The veterans and families become trapped in this cycle of continuous repayment, with a growing amount of their paycheck covering the interest charged to these families. The amounts well exceed 36% and have been reported well over 50% to pay back the short term loan. Legislation supporting such high interest rates in Indiana is wrong. We have all struggled at some point in our lives. We have all felt the pressure this causes on our families. We are standing together to stop this bill. Will you stand with us?

Your voice is needed more today than ever to stop these companies from charging enormous interest rates against our veterans and Hoosier families. Most of these payday places are located outside of military bases due to the large number of veterans that struggle being one paycheck families. The lower enlisted men and women struggle to keep pace with the expenses of day to day living. The cost of child care, fuel, food, rent, and auto insurances not to mention unexpected expenses like car repairs is a struggle. All these things are putting huge amounts of stress on people just to survive.

We need to stop this cycle. It is breaking up families and causing additional problems, just to make ends meet. These predators are profiting from the misfortunes of our neighbors, families and friends. Please vote No on Senate Bill 613.

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