



HB 3640
April 20, 2011
House Revenue Committee

We envision an Oregon with healthy and prosperous communities where all have access to family wage jobs, quality education, nutritious food, stable homes and services that promote health and wellness.

April 20, 2011

Members of House Revenue Committee
900 Court Street, NE, Room 453
Salem, OR 97301

Dear Co-Chair Barnhart, Co-Chair Berger, and Members of the Committee:

I am writing to you today on behalf of Oregon Thrives to urge you to support HB 3640. HB 3640 would regulate the tax refund loan industry in Oregon, particularly Refund Anticipation Checks. These Refund Anticipation Loans and Checks allow citizens to receive their tax refund immediately in the form of a loan from tax preparation firms and professionals until their refund arrives. While this sounds like a great service, it comes at a steep cost with high hidden fees. Refund Anticipation Checks are targeted to low-income tax payers, those who can least afford to pay higher fees and interest rates. To enable Oregonians to weather unexpected financial storms, and to rebuild our middle class, Oregon families must be able to earn a living, save for the future, and protect those savings.

Oregon Thrives is a coalition convened by the Community Action Partnership of Oregon (CAPO) composed of organizations and agencies working together to create a thriving Oregon. We came together in the knowledge that the decisions we make today will shape our state for years to come. If we want an Oregon that offers opportunity for all its citizens, we must come together to create that future now.

Oregon Thrives uses an Assets and Opportunity framework to develop our legislative agenda, which is based on a national model from the Corporation For Enterprise Development (CFED). This framework encourages a look across systems, agencies, and individual organizations to identify policies that promise real impact in our communities, because we believe we are all in this together. Our 2011 Legislative Agenda will help create opportunity for our families and communities. We all benefit when our communities thrive.

We urge you to support HB 3640. Thank you for your time and consideration.

Thank you,

Patti Whitney-Wise
On behalf of Oregon Thrives

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For more information, contact NW Public Affairs at 503.968.7161

Oregon Thrives Steering
Committee Membership

CAUSA

Children First for Oregon

Community Action
Partnership of Oregon

Ecumenical Ministries
of Oregon

NAYA Family Center

Neighborhood Partnerships

Oregon Center for
Public Policy

Oregon Food Bank

Partners for a Hunger
Free Oregon

Urban League of Oregon