



March 19, 2013

Dear Senator Shields and members of the Senate Consumer Protection Committee

I am writing to you to urge you to support **SB 525**, The Consumer Credit Fairness Act.

Every day we work with people who are harassed by debt collectors. As a nonprofit provider of small dollar consumer loans, financial education and coaching, we step in to help people manage their debt and teach them their rights as consumers. We hear the stories all the time - collection agencies harass people at work, late at night at home, and make threats to them of actions they are not entitled to take.

Many consumers do not know their rights and may have a poor grasp on the status of old debt. Unscrupulous debt buyers and debt collectors take advantage of uneducated consumers and pursue unsubstantiated claims against them.

The average hard working person cannot afford the time or the money to fight these "vultures" in court, so all too often the consumer ends up paying for debt they may not even owe.

It's time to bring facts, evidence and fairness back to this process. Give consumers a fighting chance to protect their credit and their pocket book. Please support SB 525.

Sincerely yours,



Nancy Yuill
Executive Director