

*Do not exploit the poor because they are poor and do not crush the needy in court, for the LORD will take up their case and will exact life for life.*  
*Proverbs 22:22-23*

Predatory payday lenders cause serious damage to our communities. They target and exploit those in the most vulnerable situations by giving them high interest loans. These loans, which often carry triple-digit interest, trap borrowers in an unaffordable cycle of debt. Often these borrowers come to our churches and community services after payday lenders have already drained all their financial resources and crushed their spirits. This is detrimental to both the borrowers' financial security, emotional and financial strength of families, and our ability to provide aid to our community.

Currently there is a bill, SB 920/HB857 moving through the Florida legislature that would allow payday lenders to make more kinds of dangerous loans. This law would allow loans of up to \$1000 dollars at interest rates of up to 200%. Both of these provisions would make these loans more expensive than many payday loans currently offered in Florida and would cause further devastation to families and communities.

Exploiting people's financial vulnerabilities goes against our central moral and religious values of caring for those most at risk and it must stop. We, the Faith Community will continue to carry out our moral obligations by providing assistance to those in need. But, when payday lenders come into our communities exploiting those in need, it damages our ability to fulfill our mission and the dignity of all God's children.

**We urge you, our legislators, to vote against SB 920/HB 857 and stand up for Florida consumers and families by protecting them from these predatory lenders.**

Bishop Adam J. Richardson, 11<sup>th</sup> District of the AME Church, Florida  
Bishop Teresa Jefferson-Snorton, 5th District of the CME Church, Florida  
Elder Lee Harris, African-American Ministers Leadership Council, Jacksonville  
Sylvia Byrd, New Mt. Zion African Methodist Episcopal Church, Tallahassee  
Rev. Mark Griffin, Wayman Temple A.M.E. Church, Jacksonville  
Rev. Dr. Raymond Johnson, Coordinator of Cooperative Baptist Fellowship of FL, Lakeland  
Rev. Rachel Gunter Shapard, Cooperative Baptist Fellowship of FL, Jacksonville  
Rev. Dr. Russell Meyer, Florida Council of Churches, Tampa  
Rev. Susan Rogers, Pastor of The Well at Springfield, Jacksonville  
Dr. Gregory Magruder, Pastor of Parkview Baptist Church, Gainesville  
Rev. Kevin Collison, Pastor of Island View Baptist Church, Orange Park  
Rev. Stefon McBride, Pastor of Tallahassee A.M.E. Church, Tallahassee  
Rev. Allan Bendert, Pastor of Emmanuel Community Church, Clearwater  
Rev. Jeffrey DeYoe, Pastor of Covenant Presbyterian Church, Ft. Meyers  
Rev. Allan Mitchell, Pastor of South Venice Baptist Church, Venice  
Rev. Carlos Peralta, Encuentro Ministries, Orlando

Rev. James G. Golden, Social Action Chairperson, Florida AME Church, Bradenton  
Rev. Sam Schlegel, Pastor Emeritus, Church at Vilano, St. Augustine  
Rev. Dr. Rhonda Blevins, Pastor of Chapel by the Sea, Clearwater Beach  
Rev. Richard Phillips, Interim Pastor of First Baptist Church, Gainesville  
Rev. Andrew Creel, Pastor of Ebenezer Baptist Church, Monticello  
Rev. Dr. Bob Mulkey, Pastor of New Covenant Baptist Church, DeLand  
Rev. Dr. Joe LaGuardia, Pastor of First Baptist Church, Vero Beach  
Rev. Ruben Ortiz, Latino Field Coordinator, Cooperative Baptist Fellowship, Deltona  
Mr. Joey McKinnon, Florida Statewide Coordinator, Faith in Public Life, Jacksonville  
Rev. Joe Parramore, Florida Clergy United, Quincy  
Rev. Terri Steed Pierce, Joy Metropolitan Community Church, Orlando  
Rev. Bryan Fulwider, United Church of Christ, Altamonte Springs  
Pastor Philip Baber, Unitarian Universalist Church, Jacksonville  
Bishop Father Bernard Sheffield, St. Julian of Norwich Parish, Port St. Lucie  
Pastor James Coffin, Executive Director, Interfaith Council of Central FL, Winter Park  
Rev. Linda Girouex, Riverside United Church of Christ, Jacksonville  
Mr. Wes Lathrop, Executive Director, Faith in Florida, Tallahassee  
Rev. Leigh McCaffrey, United Church of Christ, Orlando  
Rev. Bridget Thornton, Christ United Methodist Church, Neptune Beach  
Rev. John Vertigan, Florida Conference United Church of Christ, Orlando  
Pastor Robert Clark, Isle of Faith United Methodist Church, Jacksonville  
Rev. Melissa Cooper, United Methodist Church, Kissimmee  
Pastor Juana Jordan, Florida Conference of the United Methodist Church, Jacksonville  
Rev. Rodney Weseman, United Methodist Church, Fernandina Beach  
Rev. Dr. Larry Yarborough, Deermeadows Baptist Church, Jacksonville  
Rev. Felicia Bruce, Interfaith Minister, Fort Pierce  
Pastor Adam Gray, Redeeming Church, St. Petersburg  
Pastor Mike Glover, First Baptist Church, Gainesville  
Dr. Dennis Schuman, P'nai Or Jewish Renewal Congregation, Gainesville  
Rev. Candace McKibben, Chaplain, Big Bend Hospice, Tallahassee  
Rabbi David Kaiman, Congregation B'nai Israel Gainesville, Gainesville  
Dr. Richard MacMaster, Gainesville Interfaith Alliance for Immigrant Justice, Gainesville  
Rev. Eve MacMaster, Emmanuel Mennonite Church, Gainesville  
Pastor Beth Farabee, First United Methodist Church, Gainesville  
Rev. Gail Davidson, Hospital Chaplain, Orlando  
Pastor Barbara Thomas, St. Thomas AME Church, Madison  
Pastor Julius W. Tisdale, Saint Phillip AME Church, Monticello  
Rev. Mark Groves, Deermeadows Baptist Church, Jacksonville  
Rev. Jeffrey Dove, Allen Chapel AME Church, New Smyrna  
Elder Wayne Wright, Mt. Olive Primitive Baptist Church, Jacksonville

*Denominational/Organizational Sign Ons:*

11<sup>th</sup> District A.M.E. Church (Florida)  
National Baptist Convention USA, Inc.  
Cooperative Baptist Fellowship  
Ecumenical Poverty Initiative