



**Payday Petition Circulators Improperly Trained;  
Instructed To Tell Voters Interest Rates Would Drop**

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COLUMBUS -- Petition circulators hired by the national payday lending lobby said they were poorly trained or trained to tell voters that Issue 5 would lower interest rates, even though it clearly is intended to raise annual interest on payday loans from 28 percent to 391 percent.

Released Wednesday, the information came from a mail survey of circulators conducted by the Equal Justice Foundation. The responses mark the first time that petition circulators confirmed what voters, elected officials and activists have been saying for months: The payday lender-financed campaign routinely relies on deception in its quest to qualify for the Nov. 4 ballot.

"It's regrettable that these are not isolated instances," said Bill Faith, executive director of the Ohio Coalition on Homelessness and Housing in Ohio and a leader in the Vote YES on Issue 5 campaign.

"Over the past couple of months, we've heard that a circulator paid homeless people for their signatures, a Montgomery County circulator submitted signatures from people who had died, five circulators - caught on tape - incorrectly said the referendum is intended to lower rates, and lenders hired a California-based consulting firm with an abysmal ethical records. What would be more regrettable is if no one does anything about it."

Equal Justice mailed surveys to about 800 paid circulators and asked them six questions, including, "When you were trained to circulate petitions for the payday lending ballot issue, what were you told to say to encourage people to sign the petition?" The options included:

1. Sign to save 6,000 jobs in Ohio.
2. Sign to lower interest rates on payday lending.
3. Sign to protect your financial freedom against government intrusion
4. Other

Just 21 people responded and six of them reported serious problems with training or quality control. Four checked the box that said they were trained to tell voters that rates would go down, a fifth said colleagues routinely "got drunk" and submitted improper

petitions or "lied about it" because they didn't understand the issue and a sixth said she modified her pitch to "fit the person."

Circulator Maurice Carter of Columbus said he was trained to inform voters that rates would drop, and he added a hand-written note that said he could not answer many voter questions "because they never told me what to say when they ask me follow-up questions."

In Euclid, Briyant Hines said she relied on a script provided as part of her training and her trainers urged her to encourage people to sign by saying that payday loan interest rates would go down.

Sandusky's Susan Edwards described herself as "self-taught" on the issue but wrote that "many didn't understand issue & lied about it." Edwards, who said she was fired - despite a strong performance - continued her critique in an email: "There were also many petitioners that 'got drunk' and returned to the office with less than proper signatures and were still paid for their time."

Issue 5 seeks to repeal a portion of House Bill 545, which caps interest on payday loans at 28 percent, down from 391 percent APR allowed under the old law. To qualify for the November ballot, lenders must collect 241,365 signatures from registered voters. A YES vote on Issue 5 lowers interest rates by preserving Ohio's new law. A NO vote would allow lenders to charge 391 percent APR.

**For more information call:**

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