

400% *is* TOO HIGH!

It's time to limit payday loan interest rates in Missouri

Missourians for Responsible Lending is a statewide effort to end 400% interest rate loans. We will accomplish this through putting the decisions in the hands of voters, rather than leaving it in the hands of politicians that refuse to stand up for families. We can't afford to wait any longer.

The Facts

- Right now, payday lenders in Missouri are charging an **average of 444%** interest—and **can charge as high as 1950%**! This is legalized loansharking.
- We have more payday lenders than Starbucks, McDonald's & Walmart's *combined*.
- Lenders are already shuffling hundreds of thousands of secret dollars to keep our petition off the 2012 ballot.

Politicians Refuse to Act, but Voters Still Have the Power

Together, we will change this through a citizen's initiative on the 2012 ballot, asking voters to say YES to capping the rate of payday, car title, and other high cost loans at 36%. It's time for the people – for us – to do what's right. Voters in Arizona, Ohio, and Montana have already done so, and now it's our turn.

Help restore the financial security of Missouri working families, seniors, veterans, and others by publicly endorsing the campaign to say that 400% interest is too high. It's time to cap the rate at 36%, the only way to stop the wealth drain from our communities.

We Need Your Help

Here's what you can do to rein in abusive lending companies in Missouri:

- **Sign the petition**
- **Endorse the campaign**
- **Tell your friends**
- **Give \$36 for 36%**
- **Volunteer for the campaign**
- **Visit MOResponsibleLending.org**
- **Like us on Facebook**
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Missourians for Responsible Lending | Treasurer, Rev. James Bryan