

PHONE SCRIPT

Hello. My name is **[NAME]** and I am one of **[Representative/Senator NAME]**'s constituents. I am calling today to express my support for traditional installment lending.

Traditional installment lending is the safest and most responsible way to access small dollar credit in **[STATE]**. Traditional installment loans are more than one hundred years old and have a proven track record of helping consumers to make ends meet or simply to access credit they desire.

Traditional installment loans are the types of loans your parents or grandparents had. They have a fixed rate and have a defined payoff schedule. They are also fully amortized, which means there are equal payments of principal and interest. There is no pre-payment penalty and payment activity is reported to credit bureaus, which means that consumers like me can improve their credit scores if payments are made on time.

I have had positive experiences with the traditional installment lenders in my community. Unfortunately, the Consumer Financial Protection Bureau (CFPB) is trying to restrict access to this credit.

I am asking that the **[Representative/Senator]** work to ensure that the CFPB considers access to credit when it proposes regulations. Additionally, I would ask that they do their best to keep Washington out of my personal financial affairs.

Thank you.