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June 12, 2013

Mr. H. M. Singh
Secretary and Executive Director
Manitoba Public Utilities Board
Winnipeg, MB R3C 0C4

Dear Mr. Singh:

**RE: Payday Lending Review under Section 164 of the
Consumer Protection Act**

On behalf of the Coalition, we are attaching responses to Information Requests
PUB/COALITION 1 – 54 and CPLA/COALITION 1 – 4.

In addition, please find attached:

- Appendix A: The Changing Structure of Inner-City Banking relating to the response to PUB/COALITION – 33.
- Appendix B: Creating Community Options for Financial Services, Conference Summary Report relating to the response to PUB/COALITION – 34.
- Appendix C: Affordable Credit Options for Vulnerable Consumers: Identifying Alternatives to High-cost Credit in Australia, Belgium, Canada, France, Germany, the UK, & the US relating to the response to PUB/COALITION – 36.
- Appendix D: US Regulation of Payday Lending, by State relating to the response to PUB/COALITION – 37 & 38.
- Appendix E: DFC Global Segmented Financial Results 2011 and 2010 relating to the response to PUB/COALITION – 41.
- Appendix F: Internet Survey of Fringe Financial Service Providers in Rural and Northern Manitoba relating to the response to PUB/COALITION – 51.

Yours truly,

**BYRON WILLIAMS
DIRECTOR**

BW/sk

Enclosures

cc. CAC Manitoba
Winnipeg Harvest
CFCS
Board Counsel
Intervenors (by email only)