

March 29/2016

I Louie Assenbauer use the money made
as a Pay day loan to help me in
case of emergency. Such as medical,
car repairs, something comes up for children
such as school book sales, Field trips,
less stress when you can get a Payday loan
helps in so many ways in short term
Financial obligation

Louie Assenbauer
Box 2 RDW10 Manitoba
R0H 0G0

MARCH 23, 2016

Dear Members of the Manitoba Public Utilities Board,

My name is Nicole Mohr. I have learned that you will be conducting a public hearing to review matters concerning payday loans. I am a payday loan customer and I use my loan to balance my budget. Having this regulated credit option from a licensed provider has helped me better manage my finances.

Being a single parent of 4, there are always unexpected expenses that come up, be it medical bills or ensuring that all regular bills are paid in full and on time.

By having the option of a payday loan, I am in control of my finances without having to rely on the bank or my family and friends, making it my business, not everyone else's. Being an adult, it is nice to be able to make my own decisions instead of having someone else make them for me.

You never know when something unexpected will arrive, so this option allows me to pay bills, do extracurricular activities, send my kids on school trips or just make things comfortable. I don't believe anyone has the right to make the decision to use this service for myself, other than me. Have you ever tried to get a bank loan? It is not as stressful ~~as~~ to get a payday loan that helps you now, not 2 weeks from now or not at all.

Payday loans help me when I need credit right away. The fee is clear and my payday loan is more convenient, transparent and flexible than a bank loan. I am not limited to the amount I need to borrow or how many times I need to use it.

A PayDay loan meets my needs.

Sincerely,

Nicole Mohr

157 1st St NW
Portage la Prairie MB
RIN 17

March 29, 2016

Re: Public Hearing
Payday loans

I have used payday loans for a long time.

How they help me is I'm on low income. Use loan to help cover monthly expenses such as ambulance, car repairs, birthdays & Christmas for grandchildren, prescriptions

These loans give me security in knowing they are there on short term necessity. Without payday loans a lot of people will no longer be able to live ~~to~~ securely. We need this help every month. Please leave as it is!

Thank You

Shirley D. Hillier
(senior citizen)

March 29, 2016

Dear: Members of the Manitoba Public Utilities Board,

Today having heard that a public hearing will be held to review matters concerning payday loans I thought it would be a good idea to give you an insight into the service and what it does for countless people.

My name is Anne Richardson and I am the branch manager of Money Mart in Portage La Prairie, Manitoba. I have been working for Money Mart for eight years and today I write this letter to be a voice for each and everyone of my customers.

I see everything and hear everything as a result of decisions made by boards such as this one conducting the review.

I have watched changes to legislation and limits put on the service that so many people count on to sustain a normal existence.

In eight years I have met thousands of people, heard stories that you would never believe and been a source of relief for to many people to count, but I wouldn't change it for anything in the world.

Each customer has a story and we are here to listen and help when we can. We don't judge, we don't hold grudges or fault anyone for having a bad credit history we treat people with respect and help in times of need.

Taking a payday loan should not be frowned upon by anyone because it offers so much that the banks does not.

From the senior citizens that get one payday a month after living a lifetime on a bi-weekly pay cycle. Do you understand how hard that could be. My seniors as I often put it are a ray of sunshine because they love to tell it like it is. There are no barriers on what they will say. As one lady often says it is my money and I will spend it how I see fit.

My seniors tell me what the service means to them each and every visit. There's Barry and Ronna and each time they come for a visit Barry always complains about the bank. Oh they will give him credit but then they charge him for an overdraft and hit him with a \$5.00 charge for everything

that hits the overdraft. So if he writes four cheques to cover things that is \$20.00 plus the overdraft charges. He told me he would rather deal with me because at least I don't b.s. him as he puts it and he uses the money for whatever he need and it remains his business.

Then there is Anne well she was terrified to use the service because of the stuff she heard but she said I made her feel so at ease and comfortable and she has now been a client for two years. Also a senior citizen who has a decent income but likes the service because of privacy and she doesn't have to explain to her family where her money goes because she doesn't have to ask them if she needs it.

There are customers from every walk of life. They are not low income, middle class or professionals they are human beings and "All of th ABOVE".

One family that has been with me for several years is Dawn and her husband. She is a nurse who makes a very good

income but as she puts it just because you make lots of money doesn't mean you still don't have bills to pay. She has six children two of which she is putting through university and she says there are days she needs the service just to do what she wants so the bank doesn't know her business.

I could and would write a hundred plus pages of what this service does for clients on a daily business but you would be reading for day.

Each person that uses the service knows what it entails. The fees are posted and nothing is hidden in fine print so our customers don't know.

I challenge each of you on the board to put yourselves in the positions of people who have fell on hard times, who need to send their child on a field trip or pay for a prescription, or pay for their vehicle to be fixed. Not everyone can go to the bank where you are a number which classifies if you get help or not. Come to Money Mart and you get what you need without judgement.

Thanks for taking the time to read my letter. Being a voice for customers is what I will always do because "I see" every situation, every headache and every celebration.

Never judge a book by the cover because once you open it up you realize truly what's inside. Clients are people, human beings who should be able to make their own decisions.

Sincerely

A. Richardson
Branch Manager
Money Mart
Portage La Prairie, MB.

To Members of the Manitoba Public Utilities Board
March 23/16

I Diana Kunnerley use the payday loans as a way to make ends meet till payday. There are times like today when I need to make sure I have enough to travel to see my grandchildren. In other words I can depend on a payday loan to make it ~~the~~ till payday.

Thank You.

Diana Kunnerley.
3 Leslie E Way.

R1N 3X9
Portage la Prairie MB

Dear Members of the Manitoba Public Utilities Board

My name is Doreen Robinson & I have learned that you will be conducting a public hearing to review matters concerning payday loans. I am a payday loan customer and I use my loan to balance my budget. Having this regulated credit option from a licensed provider has helped me better manage my finances. Offers me a short-term convenient loan to help me meet my financial obligation.

Payday loans help me when I need credit right away. The loan is clear and payday is more convenient transparent and flexible than a bank loan.

A payday loan meets my needs

Sincerely

Doreen Robinson

131-9th St. W.

Portage La Prairie

Man. R1N 2N9

Date: MAR 31 2016

Dear Members of the Manitoba Public Utilities Board,

My name is Karen. I have learned that you will be conducting a public hearing to review matters concerning payday loans. I am a payday loan customer and I use my loan to balance my budget. Having this regulated credit option from a licensed provider has helped me better manage my finances.

Briefly explain how a payday loan has helped you.

payday loan has helped me a great deal. I had reduced hours from my job and being able to borrow helped a great deal get from payday to payday and to keep my bills current.

Then, please briefly explain in your own words how a payday loan better helps you manage your finances.

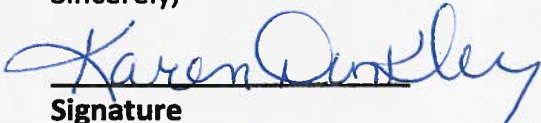
see above.

One thing I would like to mention is the fact that one must wait 7-days to reloan. This I do not like. I preferred the way it was before when you could reloan the same day you paid up your previous loan.

Payday loans help me when I need credit right away. The fee is clear and my payday loan is more convenient, transparent and flexible than a bank loan. And I am not limited to the amount I need to borrow or how many times I might need to use it.

A payday loan meets my needs.

Sincerely,



Signature

Printed Name: KAREN DUNKLEY

Address: 1594 RITCHIE AVE.

WPG MB

Postal Code:

R2X0H9

March 24, 2016

Dear Members of the Manitoba Utilities Board,

My name is Tamara Sagut and I have learned that you will be conducting a public hearing to view matters concerning payday loans. I am a current payday loan customer and use my loan to balance my budget. Having this regulated credit option from a licensed provider has helped me better manage my finances.

Payday loans have helped me provide groceries in between paydays, provided comfort that bills are paid on time. I appreciate the fact that I do not have to ask family members for money when I know I can cover the payments with these loans.

Payday loans help me when I need credit right away. The fee is clear and the loan is more convenient, transparent and flexible than a bank loan. I am not limited to the amount I need to borrow or how many times I might need to use it. A payday loan meets my needs.

Sincerely

Tamara Sagut, 54 Oak Park Walk, Wpg, MB R2K4A4

MEMBERS OF PUBLIC UTILITIES BOARD:

MY NAME IS STEVE. I USE THE PAYDAY LOAN OPTION EVERY NOW AND THEN BECAUSE IT IS VERY CONVENIENT. THE STAFF AT MY PARTICULAR PAYDAY LOAN OUTLET ARE FRIENDLY AND PROFESSIONAL. ALTHOUGH I DO NOT USE PAYDAY LOANS ALL THE TIME, THERE ARE CIRCUMSTANCES WHERE I NEED A FEW EXTRA DOLLARS. THE PAYDAY LOAN IS THE BEST CHOICE FOR ME. WHY ARE YOU TAMPERING WITH SOMETHING THAT NEEDS NO FIXING? IF IT IS NOT BROKEN, DO NOT FIX IT. REMOVING THIS OPTION FOR ME WOULD BE VERY INCONVENIENT. PLEASE REMEMBER THIS WHEN MAKING ANY DECISIONS.

S. Campbell.
1516-610 PORTAGE AVE.
WFC. MB. R3C 0G5.

Mar. 30. 2016

Dear Members of the MB Public Utilities board,
My name is Janet Karlak, I have learned that you will be conducting a public hearing to review matters concerning payday loans in Manitoba.

I have used payday in loans in Manitoba thru Money Mart many times. I have a brother that lives in Winnipeg for medical reasons, he has been living here for the past 4 years to seek treatments. When me and my family come to visit him from Arviat, Nu it's nice to be able to rely on Money Mart in case our expenses run too high rather than having to borrow money from family. As an adult it's nice to know that I can decide to take a loan if I need rather than turning to family for help. If I couldn't borrow it will make visiting my brother in Winnipeg harder for me and family.

Arviat Nu, PO box 13
1-867-857-4915

Janet Karlak

Dear Members of the Manitoba Public Utilities Board

I am writing applying for loan. My wife
my son and my daughter and I are visiting my
son who has been in Winnipeg for 4 years ~~now~~
are visiting him and we need spending money
for needs and others.

WED. MARCH 30/16

Thanks

Sam Olayok

Sam OLAYOK

BOX 134

ARVIAT, NU.

XOC OEO

HOME (867) 857 4915

WORK (867) 857 2933

Dear Members of the Manitoba Public Utilities Board,

My name is Jason. I have learned that you will be conducting a public hearing to review matters concerning payday loans. I am a payday loan customer and I use my loan to balance my budget. Having the regulated credit option from a licensed provider has helped me better manage my finances.

It helps me out when I am just short of meeting paydays and covers bills when needed.

Payday loans help me out and credit right away. The fees exceed my payday loan is more convenient, transparent, and less stressful a bank loan. But I am not interested to the amount I need to know or how many times I might need to use it.

A payday loan auto-debits my bank

Sincerely

Jason

1022 Centre Ave W
Winnipeg, MB R2K0B9.

MARCO 20' 7116

My name is James Yatrikashok, I have learned you are conducting a review regarding payday Loans.

When you are not able to get a Credit Card or loan it helps.

Imagine not having any available credit. It sucks. They have saved me several times

James

Mar. 30/16

Dear members of the Manitoba Public
Utilities Board,

My name is Jennifer Hammond. I have
learned that you will be conducting a public
hearing to review matters concerning payday
loans. I am a payday loan customer & I use
my loan to balance my budget. Having this
regulated credit option from a licensed provider has
helped me better manage my finances.

Payday loans offer me a short-term
convenient loan to help me meet my
financial obligations.

Payday loans help me when I need credit
right away. The fee is clear & my loan is
more convenient & flexible than a bank loan.

A payday loan meets my needs

Sincerely,

J. Hammond

1907 William Ave W.

Winnipeg, MB

R2R0C5

Mar 30, 2016

Dear Members of the Manitoba Public Utilities Board

My name is Vera Pierre. I have learned that you will be conducting a public hearing to review matters concerning payday loans. I am a payday loan customer, helps me manage my bills prior the due date.

It is less expensive than bouncing cheques at my bank.

The fee is clear and my payday loan is more convenient, & flexible than a bank loan. And I'm ok to what fees it is right now and the maximum allowable loan amount.

Sincerely,

Vera Pierre
204-942-1517

Suite 11- 225 Tyndall Ave.
Wpg. MB R2R 0Z3

~~Mar~~ March 30 2016.

my name is lisa Gough. have learned that you will be conducting a public hearing to review matters concerning payday loans. I am a pay day loan customer and I use my loan to balance my budget. Having this regulated credit option from a licensed provider has help me manage my finances.

This service has helped me get the money I need for my children's birthday parties or recintly the money to help with my move. This loan helps me get and do these thing without worrying about bills. These loans help me get credit right away. the fees are clear and my loan is more convinient. I like that it is easier to get then a bank loan (more flexable) and i'm not limited to the amount I recieve. A Pay Day Loan Meets My Needs.

Sincerly, Lisa Gough.

1353 Logan Ave
WPG, MB, R2R 0H7.

Dear MB Public Utilities Board

I USE MoneyMART ~~as~~ often AS I CAN
it helps me to get thru the week
for food for my family, it's convenient
for me or else I might do something
silly to get food AND I appreciate
Money MART, they help me

Your Sincerely

Al customer

Daniel Cameron
349 Belmont

members of the Public Utilities Board,

My name is Donna Barton. I understand that you will be holding a meeting to review matters re: payday loans. I had occasion to access this service in the past & continue to do so to this day.

A payday loan, for me, means I'm less embarrassed than I would be if I had to ask friends or family. I have a medical condition few prescriptions help relieve, and those that do are seldom covered & quite expensive. This leaves me in a bind as a senior on disability with low income.

An unexpected family crisis or vehicle breakdown or ambulance bill is not such a heavy burden thanks to the payday loan.

While the payday loan helps me to balance my budget, it is not too much for my budget to handle at pay-back time. It does not jeopardize other budgeted areas. Interest, I believe, is reasonable and the fees are clear. And there is no waiting, the process is efficient. But remains "human." No like to have to borrow, I have never felt that needing a payday loan made me "any less a person."

Sincerely,

Donna Barton

My name is Barry Truin and I am
a frequent user of the payday loan.
Rather than bother my relatives or
arguing with the banks for a topup of
money I have used the payday loan for
small purchases that I would not be
able to do, normally. I like the idea of
walking in and borrowing immediately without
a hassle. The payday loan is ideal
for my ~~situation~~ situation and it is not
overly expensive for short term loans
30 days. I'm very pleased with the
situation.

Barry Truin

106-149-4th St SE.
Portage la Prairie R1N1K3

March 31, 2016

Dear members of the Manitoba Public Utilities Board,
My name is Amanda McKay. I have learned that you will be conducting a public hearing to review matters concerning payday loans. I am a payday loan customer & I use my loan to balance my budget. Having this regulated credit option from a licensed provider has helped me better manage my finances.

The options with a payday loan allows me to borrow as much or as little as needed. The process is quick, straightforward and easy. As a single mom who struggles to work with an illness the ease + comfort of the loan process is exceptionally appreciated.

The payday loans help me budget my finances as it allows me only what I can afford to pay back. The payment comes out on time and allows me to not have to deal with several lenders therefore saving me money in fees etc.

Payday loans are a quick, easy, affordable alternative when needed. All fees, due date etc are clear. Much easier than a bank loan and I don't have to borrow more than I want.

Payday loans done right definitely help me reach my financial needs.

Sincerely: Amanda McKay 

#104, 149 4th St SE P.O. Box 103 R1N1K3.

TO the Public hearing Board

I Jeff Mackenzie come to Money Mart Regularly to borrow money from them. This helps when I am short between paydays - I use the money for Bill Payments, Groceries & Day to Day needs. Without this pay day loan I would have to rely on family or friends which I don't want to ask them. There rates are reasonable & it's easy to get money & quick. It would be great to continue to use this product.

Thanks

March 30/16 Jeff Mackenzie

Mar 31/16

To Whom it may concern.

My name is Ross Thomson and I am concerned about the proposed changes to payday loan amounts.

I use them to help manage my finances during these tough economic times.

Sincerely Ross Thomson

March 31/2016

My name is Sandra, I use Money Mart Payday Loan services its an emergency back up for my family. Please dont lower the loan amounts to cause major issues. So please we consider lowering the percentage of the loan.

Sandra W.

MARCH 31/2016

TO WHOM IT MAY CONCERN.

I've been USING MONEY MART IN SELKIEK
FOR A VERY LONG TIME, I ABSOLUTELY NEED
MONEY MART, VERY HELPFUL FOR ME WHO
JUST CAN'T MAKE IT TO PAYDAY THEY
ARE VERY ~~A~~ MUCH NEEDED HERE
THEY WONDERFUL.

THANK-YOU

M. Brown

Mar 31, 2016

Hi my name is Heather Bird I use
Money Mart to Payday to use
for Groceries & a few bills comes
in handy.

Heather Bird

To whom it may concern,

Payday loans have definitely
been a help to make ends
meet from time to time.

And any changes would be a
concern.

Kevin Mercer.

To whom this may concern.

When money is tight Payday loans.

Help me and my family out.

Thanks.

M. A. H.

TO WHOM IT CONCERNS

I USE PAYDAY LOANS TO HELP
BALANCE MY BOOK AND PAY
OFF UNFORSEEN EXPENSIVES.

-DEXTER RAEICOT
MARCH 31/16

A stylized, handwritten signature in black ink, appearing to read 'Dexter Raeicot'.