

Manitoba Public Utilities Board
400 – 330 Portage Avenue
Winnipeg, MB
R3C 0C4
Attn: Darren Christle, Executive Director

THE PUBLIC UTILITIES
BOARD OF MANITOBA

MAR 29 2016

Please find attached customer and staff statements for upcoming MB
Payday Loan hearings in April 2016.

3/23/16

Dear members of the Manitoba
Public Utilities Board

My name is Roman Santos. I
have learned that you will
conducting a public hearing to
review matter concerning payday
loans. I was a payday loan
customer and I use my loan
to help me to pay my bills
immediately

Sincerely,

Roman Santos
75 Dobrinsky Drive


R2P2N8

DATE: 3/23/14

DEAR MEMBERS OF THE MANITOBA PUBLIC
UTILITIES BOARD.

MY NAME IS MARIA LIZA FRANCO, 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 MANAGE MY
FINANCES TO BE ABLE TO MEET MY FINANCIAL
OBLIGATION. PAYDAY LOAN HELPS ME A LOT.

SINCERELY,


MARIA LIZA FRANCO
322 POLSON AVE.

R2W 0W8

My Name is Alfred Bilinski I have learned that you will be conducting a public hearing to review matters concerning payday loans. I'm a payday loan customer.

Reason: In case I run short of money or need to pay a small bill.

Alfred Bilinski
Alfred Bilinski

83 Teakwood Ave
Wps. Mb.
R2V 2M7

March 23rd 2016

My name is Jesse Nabess. I have learned that you will be conducting a public hearing to review matters concerning pay day loans. I am a pay day loan customer because it helps me budget easier for the month. Cash money has been great to me.

Jesse Nabess

649 Parkdale St., Wpg. MB, R2Y0X5



DATE - March 23 2016

Dear Member of the Manitoba Public
Utilities Board,

My name is James Gismondi. 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 pay bills and buy
food. Payday loans help when there is a
life emergency.

Sincerely,

James Gismondi

Apt 303 - 1460 Jefferson Ave

Postal code R2P-0Z3

Mar. 22/16

Dear Members of the Public Utilities Board,

My name is Luis Filipe Resende. I have learned that you will be conducting a public hearing to review matters concerning payday loan regulations in Manitoba. I'm an employee of Cash Money at 311 Henderson Hwy, in Winnipeg, MB R2L 1M4. I have been employed with the company since Nov. 2008. Cash Money is a licensed provider and follows all Manitoba Regulations. We provide a quick service without a client worrying about a credit check.

I believe that Cash Money offers a good value ~~with~~ service with a fair price. The service that I provide to customers is completed in person vs. customers using unregulated online payday loans that charge higher fees.

I'm also fortunate to be employed at cash money and work to provide for my family on a daily basis. I think, would many employers do not give full time and fortunate to have job that I love to complete.

Sincerely, Luis Resende, 126 Laurel Leaf Lane, R2L 4K2

MARCH 23rd, 2016


Dear members of the Manitoba Public Utilities Board,
My Name is Cory Staples. I have learned that you will be conducting a public hearing to review matters concerning pay day loans.

I am an employee of Cash Money, who is a pay day lender.

A pay day loan is a short term solution for our customers financial problems. Whether it be for an insurance payment, rent, losing your wallet, gas, or any other unexpected expense we can give them a Pay day loan that day.

A pay day loan gives our customers an option to pay for those expenses without incurring NSF fees, late payment charges when \$17 or \$100 is the cheaper option.

Our Customers do not have to go through a credit check to do a loan with us. They do not have to set up an appointment with us either.

Sincerely,
Cory Staples


Cory Staples
31 Kent Rd
R2L 1X6

3/22/16

Dear Members of the Manitoba Public Utilities Board,

My name is Monerie Sarmiento. I have learned that you will be conducting a public hearing to review matters concerning payday loans. I work at Cash Money and have been working here since 2009. This job has helped me pay my bills but also allow me to help my family.

With our payday loan services we have been able to provide an aide to our customers' finances. I've had conversations with our customers who greatly appreciate the service we offer to help them in need. Being a licensed lender, and providing a safer option than other unlicensed lenders, we have a trusting and open relationship with our customers.

I personally believe that our payday loans have helped a lot of people coming from conversations I've had with them. From being flexible to their own needs and offering short term loans when needed. A huge impact is that we give the decision to our customers with the amount they borrow. Being legislated and having your income limit the amount you can borrow, it makes it easier to payback when its due. Which helps prevent re-occurring cycles of debt.

Sincerely
Monerie Sarmiento



4 Biscayne Bay

March 23, 2016

Dear Members of the Manitoba Public Utilities Board,

My name is Stella Raymundo, I have learned that you will be conducting a public hearing to review matters concerning payday loans. I am working at Cash Money as a Branch Manager for 6 1/2 years and this is my bread and butter where I want to retire in the future.

For 15 years I've worked in a payday loan company, I have heard lots of good feedback from our existing clients. They are happy and grateful that we can provide them a short-term loan for their emergency needs and unexpected expenses. They leave the branch with smile and no worries. Our fees is cheaper than Non-Sufficient Fund from the banks as what some of our clients say.

I personally took a payday loan 6 years ago and I am pleased that I able to pay my unexpected expenses on that time instead of letting it go and pay NSF charges for my bank and MPI, it helps me and not to worry anymore.

Sincerely yours,

Stella Raymundo
270 Forrest Avenue
Wpg., MB R2V 1K1

March 22/16

Dear Members of the Manitoba Public Utilities Board,

My name is Camille Sylvester and I have been employed with Cash Money since November 22, 2011. I have recently learned that you will be conducting a public hearing to review matters concerning payday loans. I have personal used payday loans in the past which I found to be valuable and convenient. There are moments in a person's life where you may be in a situation that requires extra financial support.

For example, in 2012 while I was living in Toronto. There were times where after paying all my bills that unexpected situations came up which required me to use payday loans.

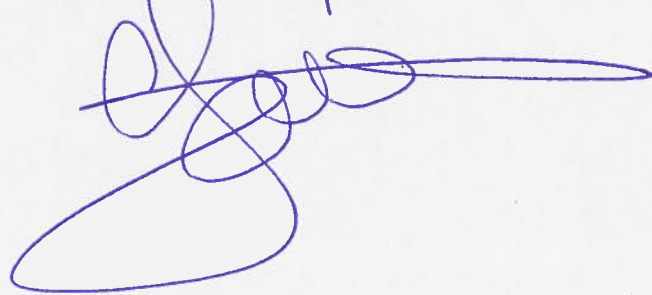
From my experience, had it not been for these places, I would have used ~~that~~^{up} my credit cards and/or would have to seek loans from my bank which I didn't need at that time.

Also, as an employee of Cash Money, I have had the opportunity to see first hand ~~at~~^{as} how our services benefit customers and their families. At Cash Money, we call these experiences 'Success Stories'. There are a variety of reasons why our clients use our services. I know when I used them it was for unexpected

Payments/bills that had come up. Also, I loved the level of service which I received from the employees as well. I also believe in our services/products because compared to other similar companies we are regulated and complete due diligence as well. Therefore, we are a safe alternative than companies such as online payday loans. Our clients also have the freedom of choosing how much money they want and how often they want to come. Overall, I think that the services we provide as well as the level of service is exceptional. Thank-you.

Sincerely,

Camille Sylvester

A handwritten signature in blue ink, appearing to be 'Camille Sylvester', with a long horizontal flourish extending to the right.

Camille Sylvester
566 Seven Oaks Ave
Winnipeg, MB
R2V 0L6.

03/22/2016

Dear members of the Manitoba Public Utilities Board

My name is Oscar Estrella and I have learned that you will be conducting a public hearing to review matters concerning payday loans. Currently I'm working at Cash Money as a Customer service representative and I've heard a lot of good feedback from customers about the service we have provided.

Customers are grateful for having this payday loan cause it help them a lot during their emergency situations. It's like a bridge loan where in they can get over with their present financial situation by providing ^{them} with cash advance.

Sincerely


Oscar Estrella

210-120 Beaudet Street

Winnipeg M.B. R3G 2B4