



June 14, 2007

Dear Council for Fair Lending members:

As we prepare for a fall launch of the Borrow Smart campaign, one of our first steps will be creating customer testimonials for use on the Borrow Smart Web site, as part of the public relations campaign and direct communication efforts. **We need your help recruiting candidates for the testimonials project!**

Attached you will find an information sheet to give to customers you believe might be interested as well as a Q&A sheet for them to fill out. You will be able to enter your customers' information online. Big will conduct phone interviews with candidates and choose 10 finalists who we will ask to travel to Birmingham where they will be treated to a one-night hotel stay in exchange for their commitment to about 1 hour in the studio recording their testimonial. CFL will cover the cost of mileage and hotel.

We also suggest that you take a digital picture of your candidate, if you can. This will be for internal use only. We will give you instructions later on how to get the photo to us.

It is essential that our testimonial candidates reflect the honesty and diversity of our industry. We are looking for people who have true stories to tell about how payday loans and/or title pawns have helped them stay on top of bills, avoid late fees, afford an emergency situation, etc. We are also looking for a wide variety of people – different racial backgrounds, different economic situations, different ages, etc. Lastly, we need representatives who will be visually inviting. That doesn't mean we want your most attractive customers. What we want are people whose personality and appearance draw you in and make you feel comfortable.

Please help us by thinking today about your customers and choosing a handful of candidates to fill out the attached questionnaire. This project will not be possible without your support. We look forward to meeting your customers!

Sincerely,

Robin Oliver
Director of Public Relations
Big Communications



Borrow Smart Alabama Success Stories *Information for customer candidates*

What is Borrow Smart Alabama?

Your payday/title lender is part of a select group of lenders that has formed the Council for Fair Lending and will launch a consumer protection campaign called Borrow Smart Alabama this fall. The goal of this campaign is to help educate the community about fair lending practices and to announce our commitment to protecting our customers from unethical lenders.

What are we asking of you?

The Council for Fair Lending would like to ask you to support the development of the Borrow Smart campaign by sharing your story about payday/title lending and how it helps you. Ten customers from stores across the state will be chosen to tape their testimonials in Birmingham one weekend in August. As an incentive, the council will cover the cost of mileage and provide a one-night stay at a Birmingham hotel for our 10 finalists.

How will your story be used?

If you are chosen to share your story on camera, it may be used on the Borrow Smart Web site, in presentations to media or to the public as part of a public relations campaign, and in presentations to potential CFL partners or supporters. You will be asked to sign an agreement allowing CFL to use your name and story for these purposes.

How does this benefit you as a customer?

Opponents of payday/title lending often do not understand the industry and want to set regulations that would force stores out of business and limit your options for getting loans. It is our hope that the Borrow Smart campaign will educate our opponents and show that we are working to protect customers and protect the rights of individuals who depend on small cash loans. If you value the service we provide to you, your story will help us continue to offer that service in the years to come.



Borrow Smart Alabama Success Stories

Questions for potential customer candidates

Personal Information

Full Name: _____
Last *First* *M.I.*

Address: _____
Street Address *Apartment/Unit #*

_____ *City* _____ *State* _____ *ZIP Code*

Home Phone: () _____ Alternate Phone: () _____

E-mail Address: _____

Birth Date: _____ Ethnicity (optional): _____

Your story

Please tell us how often you use payday/title lending and share a story about a specific time our services helped you. Whether it saved you from a late fee, got you through an emergency situation or simply helped pay for a much needed dinner out, we want to know your story.

Use the space below for your story.
