



## REFORM FOR LOAN SHARKS? DON'T BUY IT.

Payday loans are designed to trap borrowers in a cycle of debt, rolling over the same loan again and again. Consider these facts:

- > 400% APR is the average interest rate on payday loans
- > 90% of payday loans go to borrowers with 5 or more loans per year
- > 61% go to borrowers with 12 or more loans per year

Loopholes in the law have allowed payday lenders to get away with it for years, destroying livelihoods and decimating vulnerable communities. We can't afford to let it continue.

**STOP** PREDATORY PAYDAY LENDERS  
VOICE YOUR SUPPORT  
**1.800.000.0000**

NEW TRICKS. SAME OLD SHARKS.



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