Announcements for Church Bulletins, Newsletters and Websites. (Adapt as needed.)

NOTES: This is not related to any candidate or political party. Non-partisan efforts on moral issues, such as this, are allowed within churches' non-profit status.

A local news item and/or letters to your local paper will help even more with this effort to protect our vulnerable, low-income neighbors from the appalling usury of payday loans in our state. Thanks for your help.

Please consider sharing the 2-sided flyer from [www.EndUsurySD.org/handouts](http://www.EndUsurySD.org/handouts). Then add a statement something like this: There’s more info on the yellow flyer and at [www.endusurysd.org](http://www.endusurysd.org).

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We are blessed to be a blessing! Please help share information on the ballot measures about payday loans. Amendment U is backed by the payday lending industry, which charges average 574%APR in South Dakota. It will mean **u**nlimited interest rates for the payday lenders, because its claimed 18% does not apply to actual loan agreements. Thus, 18% is a fake limit. Rather, Initiated Measure 21 would enact the helpful 36% rate cap, which is the federal limit for active-duty military. Let’s not put special favors for payday lenders in our State Constitution. More info is at [www.endusurysd.org](http://www.endusurysd.org). Please vote NO on the deceptive Amendment U, and vote Yes on Initiated Measure 21.

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Biblical teaching is strong on predatory lending**:** Help people when they are down. Don’t take advantage of them. But here in South Dakota, payday loans average 574% annual interest! This year, our ballot is confusing, because the payday lending industry’s Amendment U claims an 18% limit, but actually, this amendment PREVENTS RATE LIMITS on their loans. Long-time state legislator Bill Peterson (R-Sioux Falls) called Amendment U “the most deceitful thing I ever saw on a ballot.” Low-income neighbors are often trapped deep in debt. They need our votes and voices for the reasonable 36% rate cap (not Amendment U’s fake 18%). Please vote NO on the deceptive Amendment U, and vote Yes on Initiated Measure 21.

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**Amendment U “NO”, Measure 21 “YES”**

Most people want to limit payday loan interest. But will they know to vote NO on Amendment U and YES on measure 21? God’s people are needed to help voters understand. The predatory lenders' deceptive publicity for their Amendment U does not mention that its loophole will mean continued high-interest, even SD’s average annual interest: 574%! Rather, a great help to the poor would be the 36% rate cap, like the federal limit for active-duty military. More info is at [www.EndUsurySD.org](http://www.EndUsurySD.org) Please spread the word: Vote NO on “U” (fake 18%) and vote YES on measure 21 (real 36% limit).

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*Thanks.*

"If any of your kin fall into difficulty and become dependent on you, you shall support them... You shall not lend them your money at interest, or provide them with food at profit. -Leviticus 25:35-37