

**Department of
Consumer Affairs**

**Statement of Jonathan Mintz, Commissioner
Department of Consumer Affairs
before the
City Council Committees on
Consumer Affairs and Civil Rights
At their joint oversight hearing on
“Rent-to-Own Retailers in New York City”**

January 26, 2009

Good morning, Chairman Comrie, Chairman Seabrook and committee members. I am Jonathan Mintz, Commissioner of the Department of Consumer Affairs. I appreciate this opportunity to comment about rent-to-own activities in New York City.

As its name implies, the rent-to-own business occupies a troublesome niche in the consumer marketplace. On the one hand, it's a short term rental for an initial period of up to four months, after which the consumer renews with each periodic payment or terminates the agreement by simply returning the product. On the other hand, it's a retail purchase of a product that a consumer automatically owns after making the last scheduled payment under the rental agreement. Combined, these rent-to-own activities are beyond the reach of laws governing credit sales even though to own the products, consumers must make periodic payments until they have fully paid the cost of purchase, just as they would in a retail credit sale.

As touted in a report issued by the Association of Progressive Rental Organizations (APRO), rent-to-own transactions "sprang up in the 1960's in response to a growing consumer need for acquiring the use of household products without incurring debt or jeopardizing the family credit." The industry's customers "come from all walks of life, desiring consumer durable goods ...without the long term financial obligations associated with credit sales. What distinguishes rent-to-own from a retail credit sale is the term "*rent*." There is no *interest* charged to consumers, no credit checks involved and customers can return the merchandise at any time. This no-obligation, no-debt feature is the cornerstone of rental purchase."¹

That's the industry's public relations story.

The profile data about the industry shows some disturbing facts. Even though its national customer base grew only slightly from 2.7 to 3.0 million during the 12 years between 1995 through 2007, the industry's annual revenue leapfrogged nearly 80% from \$3.8 to \$6.8 billion.

A Federal Trade Commission survey of 12,000 households a few years back tells us quite a bit about the rent-to-own customer base. Fifty-nine percent of rent-to-own customers had household incomes of less than \$25,000; 62 percent rented their residence; 68 percent lived in non-suburban areas; 31 percent were African Americans; and 73 percent had a high school education or less.

That FTC study also made clear that the vast bulk of customers really were purchasing, not renting. Fully seventy percent of rent-to-own merchandise was purchased by the customer.

¹ Association of Professional Rental Organizations (APRO), "About Rent-to-Own – Rent-To-Own Industry Overview," <http://www.rtohq.org/apro-rto-industry-overview.html> (January 22, 2009).

Once customers have made a significant “investment” in their payments, they rarely walk away from the merchandise as though it had been rented. Customers that have made six months or more of payments are 90 percent likely to then follow through and complete the full contract and purchase the merchandise.

Comprising the vast bulk of the industry, there are currently 38 Rent-A-Center locations in New York City.

In New York State, the “rent-to-own” industry is governed by Article 11 of the Personal Property Law, which specifically distinguishes such transaction from credit sales, noting that contrary to a consumer’s obligation to pay the full purchase price and related finance charges under a credit sales contract, consumers under rent-to-own agreements can terminate the contract at any time after four months without any further legal obligation to pay in full the cash price of the rented product. Under State law, if the consumer makes payments under the contract that equal twice the declared cash price, the renter automatically becomes the owner of the product as though it were sold.

That may sound reasonable on first blush, but consider the significance of the difference between the rental characterization and the sales characterization. Here’s a case in point of a rent-to own contract for a used computer: The cash price for the computer with sales tax was listed as just under \$2,000. Along with some initial fees, the payment schedule called for 20 monthly payments of about \$165. After 20 payments, that’s a total cost to the customer of over \$3,600. That means the convenience of the rental of a \$2,000 computer was over \$1,600 ... or the equivalent of an annual percentage rate equaling 70.9%. Remember that New York’s State’s criminal usury ceiling is 25% for extensions of credit.

Unfortunately, state disclosure requirements don’t make the impact of those numbers clear. Mandated disclosures list the cash price, the number and amount of the periodic payments and total cost of acquiring ownership, which can be no more than twice the initial sales price. Consumers don’t think they’re renting a product and assess whether the rental charges and rates are reasonable. Instead, they think they’re purchasing a product over time.

We have other concerns with the scope of protection offered by the State’s law. For instance, despite the clear reality that these transactions end up as sales, not rentals, consumers have limited property rights.

In a rent-to own agreement, a consumer’s failure to pay the next scheduled payment automatically terminates the agreement. These consequences are more grave than a missed payment of a credit card. Among other consequences, termination would immediately end a consumer’s right to possession of a product and would also entitle the business to immediately reclaim it. Since as a renter the consumer had no ownership rights in the goods, termination would also deprive consumers of the value of payments made toward the price unless consumers could invoke their rights to reinstate the contract under the short window of opportunity Article 11 makes available to them.

Of even greater concern is the limited protection offered by the State's price ceiling. State law sets a cap on payments at twice the declared cash price. But enforcement of whether that declared cash price is reasonable is problematic, which is likely why the state appears to have done so little of it.

Article 11 requires that the declared cash price of a product reflect a market-based objective price that is intended to prevent sellers from arbitrarily quoting inflated prices as the baseline for the cap on the total amount the consumer has to pay to own the product. The law, however, sets that baseline as the price at which a merchant would offer to sell the product in the ordinary course of business to the consumer on the day of the rental. It is almost impossible to determine such prices, let alone to verify their compliance retroactively.

This all sounds pretty discouraging. There are several state-level proposals that exist, including the recasting of these transactions as credit sales, and thus subject to the usury cap. The State could also always step up enforcement.

But the City, with its heightened focus on leveraging city protections to help financially empower New Yorkers, has an idea closer to home. The City believes that one way to tackle the issues is through local licensure.

Licensing by the New York City Department of Consumer Affairs would make it possible to do the following:

- New York City could require stores engaged in rent-to-own activities to make additional disclosures to more fully inform consumers about the nature of the transactions, including requiring the distribution of a Consumer Bill of Rights. That Bill of Rights would delineate the most relevant characteristics and costs of the transaction, and empower consumers to compare the proposed transaction with other forms of purchasing.
- New York City could require stores to use a contract template to ensure that required disclosures are made in plain language; we would also require that contracts be written in the same language used to negotiate the transaction.
- To aid enforcement, DCA would mandate record-keeping requirements that validate that the declared cash price was in fact based on the market, and require licensed stores to produce such records upon demand.
- Licensing requirements could also mandate compliance with key product recalls in order to protect consumers from harm.

- Local licensing means that DCA mediators would be able to address complaints, such as those concerning delivery and collection issues.
- Finally, local licensing means real and accountable enforcement.

Requiring the licensing of rent-to-own activities would be a “first” by any municipality. It would put New York City in the vanguard, leading the way for local and effective consumer protections in this troublesome industry.

We look forward to working with the Council to craft appropriate legislation to implement our licensing recommendation. Thank you for the opportunity to testify here and I would be happy now to answer your questions.



AUDREY I. PHEFFER
Assemblywoman 23RD District

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Consumer Affairs and Protection Committee

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Governmental Employees
Higher Education
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**Testimony of Assemblywoman Audrey I. Pheffer, Chair
Consumer Affairs and Protection Committee
New York State Assembly**

Before the New York City Council Committees on Consumer Affairs and Civil Rights

**Public Hearing on Rent-to-Own Retailers in New York City; Resolution Calling Upon
the State Legislature to Increase Consumer Protections for Rent to Own Store
Customers.**

January 26, 2009

I would like to thank Councilman Comrie and Councilman Seabrook for inviting me to present testimony on this important consumer issue. As many of you know, I represent the twenty-third Assembly District, which includes the Rockaways, Ozone Park, Howard Beach and Lindenwood. I also Chair the New York State Assembly's Committee on Consumer Affairs and Protection.

First, I would like to start by stating that I am committed to enacting legislation that will significantly increase consumer protections for rent-to-own customers. After years of putting forth rent-to-own legislation in the Assembly, I am pleased to report that for the first time I have a partner in the State Senate. I will be working with the new Senate Democratic Majority and Senator Eric Adams to enact strong, workable rent-to-own legislation this year.

As you know, rent-to-own stores offer a unique product, which is neither a credit sale, lease, or traditional rental. Rent-to-own is popular with many consumers, despite the fact that it is expensive. It is not uncommon for rent-to-own customers to pay a significantly higher amount to acquire ownership than a consumer purchasing the same merchandise outright with cash or credit would pay. Rent-to-own customers pay higher prices for the flexibility of being able to rent merchandise with the option of returning it at any time with no further obligation or acquire ownership of the merchandise at any time during the rental period. Customers are also paying for the convenience of free delivery, installation, repair, and pick-up of the merchandise. Thousands of New Yorkers choose rent-to-own, even though they have other options. Thus, our challenge is to increase consumer protection while preserving the ability of consumers with limited credit to choose how they acquire merchandise.

In 1986, New York State enacted Article 11 of the Personal Property Law, which regulates rent-to-own transactions. In the decade following the law's enactment, forty-four other states enacted substantially similar legislation. The law regulates the content of rent-to-own agreements, requires certain consumer disclosures, and caps the amount required to obtain ownership of merchandise at twice the "cash price," which is roughly defined as the price at which the rent-to-own store would sell the merchandise to the consumer outright for cash. The interpretation of this definition is at the crux of the argument over rent-to-own pricing. At the time of the law's enactment, the Attorney General, the State Bar Association, and the Greater Upstate Law Project, now known as the Empire Justice Center, expressed concern that the language of the definition would permit rent-to-own stores to arbitrarily inflate cash prices, and therefore inflate the total cost of ownership.

According to recent reports, including the Council's "Kick-Off to a Rip-Off" report and testimony received at the Assembly public hearings my Committee held in the Fall of 2006 on financial services for low-income consumers, rent-to-own stores often sidestep the intent of the law by setting cash prices as high as twice the price found for the same merchandise at nearby retail outlets.

It is clear that the existing rent-to-own law is not working as intended. The price control mechanism is flawed and the required consumer disclosures are insufficient. In 2007, my Committee staff reviewed the testimony received at the Assembly hearings and conducted extensive research on the rent-to-own industry and other state rent-to-own laws. Based on this research and input from stakeholders, I introduced A.66. This bill underwent several revisions over the course of the legislative session. Unfortunately, the bill did not attract any interest in the Senate, and without a Majority partner to sponsor the bill, it had no chance of passing in the Senate.

I have reintroduced my bill (A.3083), and am pleased to report that Senator Eric Adams has introduced a matching bill in the Senate (S.557). The latest version of my bill takes a reasonable approach to solving the problem of how rent-to-own merchants should determine the cash price of the merchandise they offer. This bill would require the Consumer Protection Board and the Department of Economic Development, in consultation with consumer advocates and representatives from the rent-to-own industry and the business community to perform a detailed retail survey that would serve as the basis for establishing fair and reasonable formulas for rent-to-own merchants to use in determining cash prices. This would ensure that rent-to-own customers pay fair prices and provide

much-needed regulatory guidance to merchants by removing any uncertainty concerning the setting of cash prices.

This bill would also significantly strengthen existing law by implementing several new and enhanced consumer disclosures. For example, rent-to-own merchants would be required to include a disclosure box containing important information for consumers that is similar to the Schumer Box currently required to be included in credit card solicitations. Among other improvements, the legislation would provide consumers the right to acquire ownership of the merchandise within three months of signing an agreement by paying the cash price minus all payments paid, exempt Sundays and federally recognized holidays from the time periods used to determine late charges or reinstatement fees, and require rent-to-own stores to offer customers extended reinstatement rights and the option of entering into weekly or monthly leases.

We must ensure that consumers are aware of their rights and obligations prior to entering into a rent-to-own agreement. We must also protect rent-to-own customers by establishing reasonable price controls. My bill will serve as a starting point for my discussions with Senator Adams, consumer advocates and the rent-to-own industry. My Committee staff will continue their dialogue with consumer advocates and industry representatives in other states with strong rent-to-own regulations, including New Jersey, California, Minnesota and Wisconsin, to examine the effectiveness of these regulations. I am particularly interested in New Jersey and California, two heavily-populated states that implemented new, stricter regulations in 2006. I have been monitoring the rent-to-own market in these states since 2007 and believe that after two years we can now effectively

evaluate the effects of strict regulation on the ability of rent-to-own merchants to offer their product to consumers. The data and information received from these states will be invaluable as we move forward on rent-to-own legislation this year.

In addition to statutory changes, I believe efforts to educate consumers on the costs and benefits of the various methods available to acquire goods, including rent-to-own transactions, should be expanded. Studies have shown that many rent-to-own customers reside in low-income and moderate-income communities. Consumers residing in these communities often have limited access to credit, making them more likely to choose alternative financial services such as rent-to-own transactions. State and local consumer protection agencies, consumer advocacy organizations, community groups, faith-based organization and others are to be commended for their efforts to educate consumers about the costs and benefits of alternative financial services.

Thank you again for inviting me to participate in this hearing. I look forward to working with the Council and all the stakeholders gathered here today to enhance consumer protections for rent-to-own customers. I am confident that with my new partner in the Senate Majority, we will be able to enact strong, workable rent-to-own legislation this year.



Joshua Lockwood
Executive Director
Habitat for Humanity – New York City
111 John St., 23rd Fl.
New York, NY 10038

January 26, 2009

Honorable members of the New York City Council Committees on Consumer Affairs and Civil Rights:

Thank you for inviting us to voice our concerns about consumer rights in the rent-to-own industry. As you probably know, Habitat for Humanity – New York City is a local affiliate of Habitat for Humanity International, the 11th largest non-profit by private donations and the 14th largest homebuilder in the country. You might wonder why an affordable housing organization would be giving testimony about a fringe financial service like rent-to-own. We at Habitat – NYC recognize the need for consumers – including our family partner homeowners – to have the information and protections they need to make wise financial choices. We feel that appropriate action can be taken that will allow businesses to succeed, while providing reasonable protections to consumers. Today, it's easier than ever before to see the need for these protections: the ongoing meltdown of subprime mortgages is a worst-case example of what happens when government cuts back on appropriate regulation of financial products.

So how does the rent-to-own industry impact Habitat? Last year we commissioned a nationwide study of family partner homeowners with help from consultants Global Strategies Group. The study surveyed homeowners at eleven Habitat affiliates in major cities, and found that among other things, 33% had been approached with a rent-to-own furnishings offer; almost 10% had used rent-to-own; and 22% were concerned at the price of installment payments on their home furnishings. Thanks to the research of the Neighborhood Economic Development Advocacy Project,¹ we also know that rent-to-own stores in New York City are clustered in low-income communities of color, the same neighborhoods where we build affordable homes.

This concerns us, as we are familiar with the City Council's study on the high costs of rent-to-own.² As you know, that study found that buying in installments from a rent-to-own merchant could cost a family two to four times what they would pay in a retail store. Habitat family partner homeowners all make less than 80% of the median income in their area, and when they use a rent-to-own sale agreement that costs substantially more than other options, it can cut into their ability to afford basic necessities.

What's more, the data indicate that many rent-to-own customers may encounter problems with the transaction. In a phone survey in 2000, the Federal Trade Commission's Bureau of

¹ NEDAP. "Rent-A-Center Store Locations: New York City." February 2005. http://www.nedap.org/resources/pdfs/RAC_Feb05.pdf

² New York City Council. "Kick Off to a Rip Off." January 2007. http://www.nycouncil.info/pdf_files/reports/rent-to-own.pdf

Economics found that 67% of rent-to-own customers intend to purchase the items they rent.³ But at state assembly hearings in 2006, Rent-a-Center General Counsel Chris Korst testified that only “20 to 25% of all transactions in our business result in the customers . . . acquiring ownership.” Further, said Korst, the average item cycles through inventory four to five times before being sold or otherwise disposed of.⁴ These numbers suggest that the industry does not offer a “rent-to-own” model that lives up to its name for most consumers.

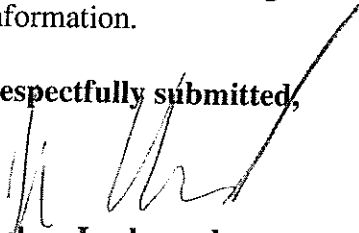
We feel that the state should take action to address these concerns. The legislature may wish to consider measures to:

- limit the duration of a rent-to-own contract.
- relate the maximum “cash price” of an item to the rent-to-own merchant’s actual wholesale purchase price. Current laws permit merchants to charge installments totaling up to twice whatever cash price they care to set – allowing exorbitant financing charges.
- limit the effective annualized interest rate that a rent-to-own merchant may charge to no more than that permitted by the state’s criminal usury statute (25%), as with all other small loan products.
- require all the consumer-protection disclosures of the federal Truth in Lending Act (TILA) in rent-to-own contracts.

The industry claims that rental installments are simply one-time payments that have nothing to do with financing charges, and that rent-to-own does not bear interest. But in several states, the courts have taken a different view, requiring that rent-to-own contracts conform to appropriate usury and lending laws like the federal Truth in Lending Act (TILA).⁵ In these troubled economic times, we think it fair that the consumers of New York should enjoy comparable or better protection, and we support Councilmember Leroy Comrie’s petition requesting action by the state legislature.

Again, I thank you for the opportunity to testify, and I would be pleased to discuss any of these proposals with you at greater length. Please feel free to contact me at any time for more information.

Respectfully submitted,

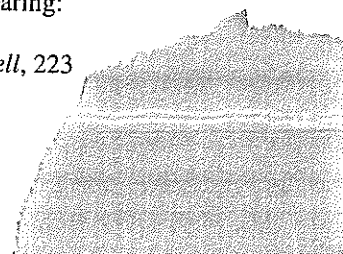


Joshua Lockwood
Executive Director, Habitat for Humanity - NYC

³ Lacko, James M., Signe-Mary McKernan and Manoj Hastak. “Survey of rent-to-own customers.” Federal Trade Commission Bureau of Economics Staff Report. April 2000.

⁴ NYS Assembly Committee on Consumer Affairs and Protection and Committee on Banks. “Public hearing: financial services for low-income consumers.” Buffalo, NY. Sept. 20, 2006.

⁵ See *Perez v. Rent-A-Center, Inc.*, 186 N.J. 188, 892 A.2d 1255; also *LeBakken Rent-To-Own v. Warnell*, 223 Wis.2d 582, 589 N.W.2d 425.





**LEGAL
SERVICES**
INCORPORATED

299 Broadway
New York, NY 10007
Phone 212-417-3700
Fax 212-417-3891
www.mfy.org

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TESTIMONY OF MFY LEGAL SERVICES, INC.
BEFORE THE
NEW YORK CITY COUNCIL COMMITTEES ON CONSUMER AFFAIRS AND
CIVIL RIGHTS PUBLIC HEARING ON JANUARY 26, 2009

MFY Legal Services, submits this testimony to the Consumer Affairs and Civil Rights committees of the New York City Council to address some of the problems poor New Yorkers face with rent-to-own companies in New York City.

MFY Legal Services, Inc. provides legal services to more than 6,000 low-income, elderly, disabled and immigrant clients in New York City every year. We are the largest provider of legal services to New York City residents with mental health disabilities and we have several other projects to help low-income New Yorkers, including the Foreclosure Prevention Project, Lower Manhattan Justice Project, and Consumer Rights Project, which we launched over three years ago in response to our clients' growing demand for legal representation and information about debt collection and other consumer issues.

Poor consumers in New York City face a myriad of issues, including being targeted for subprime credit cards and mortgages, identity theft, poor credit scores, tenant blacklisting, unfair and illegal debt collection tactics, and debt collection lawsuits, often by debt buyers, which are currently flooding the New York City Civil Court.¹ The problems inherent in the rent-to-own industry, described by Senator Charles E. Schumer as a "renegade industry,"²

¹ See MFY Legal Services, *Justice Disserved: A Preliminary Analysis of the Exceptionally Low Appearance Rate by Defendants in Lawsuits Filed in the Civil Court of the City of New York (June 2008)* (available at http://www.mfy.org/Justice_Disserved.pdf) and Urban Justice Center, *Debt Weight: The Consumer Credit Crisis in New York City and its Impact on the Working Poor (Oct. 2007)* (available at http://www.urbanjustice.org/pdf/publications/CDP_Debt_Weight.pdf).

² Press Release, Senator Charles E. Schumer, *Schumer Reveals: New Scam Preys On Poorest And Most Vulnerable—Air Conditioners, Refrigerators, TV's And Ovens Rented To Poor At 250% Mark-Up (Aug. 6, 2006)* (introducing the Renter's Rights Act of 2006) (available at http://schumer.senate.gov/SchumerWebsite/schumer_around_ny/record.cfm?id=261545&).

exacerbate the other problems that poor New Yorkers--who are often elderly, disabled, uneducated, and financially illiterate--endure. The City Council's own report on the rent-to-own industry details the problems that consumers face when they utilize such businesses to buy household items.³ The Council's report describes the inherently unfair business model upon which the rent-to-own industry is based, including targeting low-income and minority consumers by opening stores in poor neighborhoods; renting goods with the expectation that the merchant will eventually regain possession of the property because so few customer are able to complete the payments; and charging customers exorbitant prices that far exceed the retail value of the products they buy.⁴

Although merchants are permitted under law to charge up to 200% above the "cash price" of an item, inexplicably, the merchant may set the cash price of the property on its own, which, predictably, often exceeds by far the price of similar products at other retail stores.⁵ Rent-to-own businesses thus are able to take full advantage of New York's lax law on rental purchase agreements.⁶ Particularly in today's bleak economic climate, where funds to help low-income New Yorkers who face consumer problems are shrinking, including moneys that fund civil legal services, the impact of the rent-to-own industry on this segment of society will continue and the crisis will undoubtedly worsen without the Council's intervention.

Because the rent-to-own industry is so poorly regulated, legislation at all levels of government is needed to ameliorate the problems described above. Another major obstacle that New Yorkers face in this regard is the absence of a law that allows consumers to fight unfair business practices, including those prevalent in the rent-to-own industry. Unlike other states, New York State's deceptive acts and practices statute offers consumers very little protection and hardly serves as a deterrent to dishonest business behavior.⁷ The law as currently written only applies to deceptive business acts, not to unconscionable or unfair practices; the punitive damages are extremely limited (they are capped at \$50 or the amount of actual damages and at \$1,000 where the conduct was willful); and the statute does not allow class action suits. Amending this statute would serve as a deterrent to rent-to-own businesses that prey on vulnerable New Yorkers, and would empower poor consumers who are victimized by all-to-prevalent unfair business tactics.

³ New York City Council, Kick-Off to a Rip-Off: Loose Laws Lead to Inflated Prices for Rent-to-Own Consumers (Jan. 2007) (available at http://www.nycouncil.info/pdf_files/reports/rent-to-own.pdf).

⁴ *Id.*

⁵ *Id.*

⁶ NY Pers. P. Law §§ 500-507.

⁷ Gen. Bus. Law §§ 349 and 349-c.

MFY Legal Services, Inc applauds the Consumer Affairs and Civil Rights committees' initiative in investigating the problems plaguing the right-to-own industry, and offers the following suggestions to help address some of the issues raised:

- Support the state legislature in amending Section 500 of Article 11 of the Personal Property Law governing rental purchase agreements, including limiting the duration of a rent-to-own contract; preventing rampant price inflation by requiring that the cash prices merchants charge are comparable to retail stores; not exempting rent-to-own merchants from the state's small-loan usury caps and financing charges; and requiring increased consumer-protection disclosures.

- Support the state legislature in amending New York State's deceptive acts and practices statute, Gen. Bus. Law §§ 349 and 349-c to include unfair and unconscionable practices; to allow for class action lawsuits; and to expand the damages portion to allow for higher punitive damages and statutory damages.

- Increase funding for civil legal services organizations in New York City to help advise and defend poor consumers who are most affected by deceptive consumer practices.

Thank you for holding this important hearing and allowing consumer advocates to voice their opinions. Please feel free to contact Staff Attorneys Carolyn E. Coffey or Anamaria Segura in MFY's Consumer Rights Project should you have any follow-up questions.

Carolyn E. Coffey
212-417-3701
ccoffey@mfy.org

Anamaria Segura
212-417-3707
asegura@mfy.org

**THE COUNCIL
OF
THE CITY OF NEW YORK**

**STANDING COMMITTEES ON CONSUMER AFFAIRS
AND
CIVIL RIGHTS**

**PRECONSIDERATION RES. NO. _____ : RESOLUTION CALLING FOR
THE STATE LEGISLATURE TO INCREASE CONSUMER PROTECTION FOR
CUSTOMERS OF RENT-TO-OWN STORES**

**TESTIMONY
OF
XAVIER DOMINICIS
RENT-A-CENTER, INC.**

January 26, 2009

Good morning, Chairman Comrie, Chairman Seabrook and members of the Committees. My name is Xavier Dominicis. I am Vice President of Public Affairs for Rent-A-Center, Inc. I want to thank you for the opportunity to appear before these committees and offer testimony regarding Rent-A-Center and the rent-to-own industry.

We deeply respect the Council's desire to provide consumer protection to the citizens of New York City. The absence of adequate consumer protection is bad for both consumers and business. No point could be clearer in this time of unsettling turmoil in the nation's consumer credit-markets. Questionable business practices lead to mistrust, which results in damage to the reputations of both good and bad companies.

Rent-A-Center and the other members of the New York Rental Dealers Association have been and intend to remain part of the solution and not the problem. We are here in good faith to provide the Council with information and perspective about rent-to-own.

RENT-TO-OWN

Our business is from time-to-time the subject of misinformation. Often faulty information forms the basis of the understanding community and opinion leaders have of the industry. To help put the issues raised here in an accurate context, I want to begin by providing you with an overview of the rental-purchase, or rent-to-own, transaction, some facts about why consumers choose it, and some information about industry profits.

The Transaction

Rent-to-own is a unique transaction that allows merchants to offer consumers name-brand, high-quality household durable goods—furniture, appliances, electronics and computers—on a short-term rental basis, but with the option to purchase. This uniquely flexible transaction permits consumers to manage their household needs without the risks and burden of credit. Typically, customers are not obligated to rent beyond the initial term, and can return the rented product at any time without penalty or further financial obligation. For example, a customer in New York City can go to a Rent-A-Center and rent a 17.6 cubic foot Whirlpool refrigerator for a weekly payment of \$17.99, plus tax. For that single payment we will deliver the refrigerator and set it up in the customer's home. At the end of the week, if the customer doesn't want it anymore, we will pick it up and nothing more is owed.

The customer also has the option to continue renting after the initial or any renewal rental period, and can do so simply by paying an additional weekly, semi-monthly, or monthly rental payment. In addition, rent-to-own customers can purchase the property they are renting, either by making the total number of renewal payment disclosed in the agreement or by exercising an early purchase option, which allows them to pay a discounted amount of the cash price at any time during the rent-to-own transaction. Most customers that choose ownership do so by exercising the early purchase option.

Perhaps more important than what rent-to-own is, is what it is not. It is not a credit transaction. It does not saddle consumers with a credit obligation that must be either paid, reduced to a court judgment, or discharged in bankruptcy. Instead, a rent-to-own customer can return the goods without further obligation. Plus, under New York law, the customer is entitled to reinstate the agreement, depending upon how much they have paid, up to 180 days after returning the goods. This means they can get the same or similar product back without losing the value of the payments they have already made.

Not surprisingly, when family budgets get strained, we find that it is more likely that our customer will return a television than a dryer. This ability to make rational choices about daily wants and needs is what makes the transaction attractive to cash and credit constrained consumers.

Customers

The combination of access to high-quality goods, customer service, and financial flexibility that is not available in any other consumer transactions is attractive to rent-to-own customers. Clearly, the transaction appeals to consumers having what you might think of as an obvious short-term need, such as itinerant workers, college students, and political campaign offices. These consumers use rent-to-own because we are the only merchants that provide immediate access to household goods on such a short-term basis.

This transaction, however, is more frequently used by cash and credit-constrained individuals and families. Our customers are everyday Americans that cannot simply

write a check for the purchase price or hand over a credit card with no worries about whether they can pay off the balance.

Many rent-to-own customers are young families that have not yet established good credit. Others have damaged or bad credit. Rent-to-own allows them to acquire products many of us take for granted—like good beds for their children; washers and dryers so they do not spend weekends at the Laundromat, dropping coins into machines that they will never own; computers so that their children can compete in school; and, yes, at times, big screen televisions that some say “they shouldn’t have if they can’t pay cash.”

Rent-to-own gives these individuals and families the ability to manage their budget, meet their needs, and deal with their often uncertain circumstances without the need for or burdens of credit. These customers find rent-to-own to be a more efficient use of their money and time than scouring garage sales, flea markets, and second-hand stores for used goods that may or may not be working a month later. And if a neighbor, family member, or friend has a sofa they can purchase at a good price they can terminate the rent-to-own transaction without obligation. For cash and credit-constrained customers, it is simply a much more realistic option than attempting to save for months to purchase everyday household goods they need today.

Profits

A comparison of net earnings as a percentage of revenue for Rent-A-Center, Aaron’s, Conn’s, and Best Buy, companies that carry similar products, shows that rent-to-own profits are in line with other companies.

	<u>2005</u>	<u>2006</u>	<u>2007</u>
Rent-A-Center	5.7%	4.2%	2.6%
Aaron’s (rent-to-own)	5.2%	5.2%	5.7%
Conn’s (electronics retailer)	5.4%	5.9%	5.3%
Best Buy	3.7%	3.8%	3.5%

RENT-A-CENTER

Rent-A-Center is the largest operator in the industry, with more than 3,000 rent-to-own stores in the United States. Although we are based in Plano, Texas, the vast majority of our employees work in stores located throughout the United States. They work in suburban strip-malls, on small town main streets, and in urban sidewalk store fronts of the type familiar to New York City residence. In New York we own and operate 178

stores, including 38 in the five Boroughs of New York City. We opened our first New York store about 30 years ago.

Employees

Our employees reflect the racial and ethnic diversity of the communities we serve. Only about 5% of our New York City employees are non-Hispanic Whites. The remaining 95% of our employees in the Boroughs are minorities.

Rent-A-Center offers tremendous employment opportunity for the residence of the communities in which our stores are located. Generally, five to six co-workers staff each store. Each store reports to a District Manager who will oversee 6 to 9 stores. District Managers report to Regional Directors who are responsible for 45 to 50 stores. We promote from within the company, usually from the local employee population. A dedicated Customer Account Representative has a realistic chance of advancing to a management position. Indeed, Mark Speese, our Chief Executive Officer, started as an account manager in Detroit, in the late 1970's, unloading trucks, cleaning the showroom, delivering and setting up furniture, and making collection calls.

Our positions are all full time and pay a livable wage.

JOB	Wage Type	Average NYC Rate
District Manager	Salary	86,487.82 plus bonus
Store Manager	Salary	50,366.67 plus bonus
Manager in Training	Hourly	15.21*
Lead Assistant Manager	Hourly	13.81*
Assistant Manager	Hourly	12.45*
Customer Account Rep	Hourly	11.39*

* Overtime rate of 1 ½ time standard rate applies to hours over 40 per week.

In addition, all employees are eligible for group health insurance benefits, disability insurance, and life insurance, and a 401K investment plan with a company match.

Store Locations and Customers

Based on market segmentation methodology, nationwide our stores are distributed in the following market types:

- 10.0% Big City Urban
- 18.4% Midsize America
- 24.7% Urban Fringe
- 25.7% Suburbia
- 21.2% Rustic America

In each of the last four market segments, non-Hispanic Whites make up more than 50% of the population. Accordingly, 90% of our stores are located in market segments that are generally over 50% White. Only 10% of our stores are located in market segments in which non-Hispanic Whites are predominately the minority.

In New York City, our stores are located in predominately Black and Latino neighborhoods because these neighborhoods match our customer income demographic. The fact is, the population in the five Boroughs is disproportionately Black and Latino compared to the United States as a whole or the State of New York. In addition, the Black and Latino populations even more heavily populate the areas of the City that match our typical customer income range. We locate our stores where our services are needed, irrespective of the ethnicity of the population.

Customer Service and Customer Rental Behavior

Clearly, customers appreciate the certainty and security our transaction provides—there are no surprises. Our business model calls for 100% customer satisfaction. We call it our “Worry Free Guarantee.” This means we provide all of these services without additional charge:

- We deliver and set-up the merchandise—generally on the day it is ordered;
- We provide full service, parts and labor included;
- If we cannot repair item in the customers’ homes, we provide a replacement product or “loaner” until the original item is repaired and returned;
- Irrespective of whether the particular state’s law requires it, we provide our customers with reinstatement rights, which permit them to end the transaction and later reinstate the agreement and get the same or comparable merchandise back without losing the benefit of payments they have already made; and
- Finally, if a customer is dissatisfied with the item they rented, for any reason, we will provide a full cash refund within the first seven days of the transaction.

In addition, we do not require down payments and we do not do credit checks on our customers, as we do not consider their prior credit history necessary in deciding whether to rent to them.

An examination, however, of how customers use the transaction demonstrates that the flexibility it provides has the greatest value to them. Customer rental behavior changes significantly depending upon the product rented.

Full size gas dryers are rented by about three different customers before they leave our system. In contrast, compact dryers, a product customarily rented by more transient apartment dwellers, rent about 5 ½ times on average.

China cabinets, a product one would expect to be rented more often with the desire to own, average about 2 ½ rentals per item. In contrast, HD televisions rent more than seven times on average before leaving our system.

We rent roughly twice as many laptop and desktop computers as we do big screen televisions.

Although there is variation, from product to product, on average we rent each item in our inventory close to four times before the product leaves our system. With each rental there is a delivery and set up. And with each agreement termination there is a pick up, the product is refurbished and typically rented again. Providing the ability to terminate at will adds significantly to our customers' financial flexibility and to our cost of doing business.

Only about 25% of Rent-A-Center's rental agreements result in the customer acquiring ownership. Consistent with the nature of a rental relationship, most customers return the merchandise. But when customers acquire ownership, they use the discounted early purchase option 80% of the time. Only 20% of customers that acquire ownership pay the agreement in full.

Customers use the rent-to-own in a rational and thoughtful way. Necessities like dryers and keepsakes like china cabinets are more likely to be rented with the desire to own than an HD television. Far more computers are rented than big screens. And most people that purchase the product use the discounted early purchase option—they rent until they have saved enough money to pay the early purchase option balance. For these customers, rent-to-own makes more sense than loading up a credit card or store charge card and making the minimum payment for years.

Community Involvement

Rent-A-Center is an active member of the New York City communities it serves. We regularly support local and national charities that serve the five Boroughs. (See summary attached as Exhibit "A"). In addition, our Store and District Managers are empowered to support local groups and community events and regularly provide furniture, electronics, and appliances, at no charge, to churches and community centers. During the Presidential inauguration, several of our stores provided big screen televisions to community centers so that the citizens of these communities could share and participate in this historic event.

We are proud to be a part of New York City and plan to continue to find new ways to create employment opportunities here and support community service initiatives. Above all, we want to continue to provide consumers with the household appliances, furniture and electronics they want through our flexible and transparent transaction.

RENT-TO-OWN PRICES

Rent-to-own cash prices are generally higher than retail prices. The differences, however, cannot be attributed to “overcharging.” As noted above, the profits of publicly traded rent-to-own companies are not excessive. Rent-to-own dealers charge more because that is what it takes to make a profit and stay in business.

Rent-To-Own Dealers Pay More for Product than Mega-Retail

Large retailers like Best Buy and Wal-Mart pay wholesale prices for merchandise that rent-to-own dealers cannot match. In some cases, these mega-retailers sell products for less than Rent-A-Center can purchase them for at wholesale. For example, on December 28, 2008, Best Buy advertised a Toshiba laptop for \$499. Rent-A-Center’s cost of the same laptop, but with a slower processor, is \$542. The same week, Best Buy advertised a Nintendo Wii package for \$249. Rent-A-Center pays \$391 for the same package. We do not advocate price restrictions of any kind, but if rent-to-own cash prices are to be restricted by government, then government should impose corresponding restrictions on the differences manufacturers and wholesalers can charge merchants.

Differences in Business Model

Leaving aside the purchasing power advantages of a Best Buy or Wal-Mart over Rent-A-Center, the more important point is that we are not in the same business. Rent-to-own is a service business. Accordingly, the largest cost component in a rent-to-own company’s income statement is wages. In traditional retail, which is primarily a product sales business, the largest cost components are product costs. Comparing Rent-A-Center’s income statement with that of Best Buy demonstrates the fallacy of attempting to compare a service businesses pricing with that of a traditional retail business.

Rent-A-Center 2007 - 10K		Best Buy 2007 - 10K	
Product Costs	27% of revenue	Product Costs	76% of revenue
Salaries, general and administrative expenses	62% of revenue	Selling, general and administrative expenses	18% of revenue

The flexibility and additional services that come with a rent-to-own transaction are labor intensive. Delivering, setting up, and later picking up the HD television roughly seven

times over the course of its rental-life requires employees and trucks. Successful rent-to-own stores need to be located in the neighborhoods they serve, so local store fronts must be rented.

Locating our stores in these neighborhoods may appear to be less efficient than building large, high efficiency stores in the suburbs. Some may argue that our prices would be cheaper if we did just that, but we know from years of experience that we need to be located where our customers live and work. The convenience of being able to drop by the store on their way to or from work to select a product or drop off a payment makes life more manageable for our customers. The convenience of our locations is an important part of keeping our customers satisfied.

To provide the service we promise, Rent-A-Center operates 24 Service Centers around the United States, including one in New York. Each week, a truck from one of the Service Centers visits each of our more than 3,000 stores to pick up merchandise that needs service and to deliver items that have been repaired and will be re-delivered to the customer's home. When we re-deliver the repaired item, we will pick up the loaner we provided at no additional charge and return it to the store. This service adds to the cost of the transaction but it is a service our customers have come to expect.

For the communities our stores serve, there is an up-side to all of this. A substantial portion of the wages we pay stay in the community because our employees live there. They spend their wages at the grocery stores, drug stores, and beauty shops in the same neighborhoods. Plus, we hire local businesses to perform services for us—carpet cleaners, window cleaners, HVAC contractors, gas stations, and vehicle repair shops that keep our delivery trucks working. And often, especially in New York City, the real estate we lease is locally owned. The net of this is that these communities benefit from the economic multiplier effect of having a significant portion of the dollars our customers spend stay in the community.

The substantial differences in business model means we cannot charge a Best Buy price. In its 2000 *Survey of Rent-To-Own Customers*, the FTC made the point that before regulating rent-to-own, careful consideration must be given to the differences between rent-to-own and other transactions. The FTC also noted that most rent-to-own customers are satisfied, suggesting that the service meets consumer needs:

Regulation of the rent-to-own industry should also reflect, where appropriate, the differences between rent-to-own transactions and other forms of purchase. Regulatory policies mandated for other types of purchases should be applied to rent-to-own transactions only after careful consideration of the potential costs and benefits. Careful analysis also should be undertaken before adopting policies that would substantially reduce the availability of rent-to-own transactions. Most rent-to-own customers are satisfied with their experience with rent-to-own transactions, suggesting that the rent-to-own industry provides a service that meets and satisfies the demands of most of its customers.

As you work through this important issue, we urge you to fairly and carefully consider the significant differences between rent-to-own and traditional retail. This industries record of customer satisfaction is perhaps the strongest indication that consumers find considerable value in the flexibility and service it provides—features that cannot be found in a traditional retail purchase transaction.

Disclosures and Consumer Protections

In New York, rental-purchase transactions are comprehensively regulated under the New York Rental-Purchase Agreements Act, passed in 1986 and signed into law by then-Governor Cuomo. This model consumer protection statute, widely-acknowledged today as the pattern for 50 similar statutes now in effect in 46 states, the District of Columbia, the Commonwealth of Puerto Rico, the Territory of Guam and the United States Virgin Islands, mandates full financial disclosures in advertisements, on price cards attached to merchandise on display in our stores, and of course in the rental contracts themselves. Full financial disclosure includes disclosing whether the product is new or used, the amount of each periodic payment, the cash selling price, and the total number and total dollar amount of payments necessary to acquire ownership of the rented goods. These disclosures mirror the recommendations made by the FTC in its 2000 *Survey of Rent-To-Own Customers*.

In addition, the statute provides significant substantive protections, including:

- Grace periods on late payments;
- Limitations on fees and other charges;
- Early purchase options that provide significant discounts;
- Extended rights to reinstate previously-terminated transactions;
- Prohibitions of and protections against unfair, deceptive and unconscionable conduct by rental merchants; and
- Significant private and public enforcement rights, including statutory penalties for certain violations, and the provision that a violation of the rental-purchase statute is also a deceptive trade practice prohibited under the general unfair and deceptive trade laws.

New York's statutory disclosure and consumer protection regime has provided tens of millions of New York rent-to-own customers with consumer protections, while at the same time provided merchants with a tough but fair compliance burden.

We look forward to working with the members of the Consumer Affairs and Civil Rights committees to address the concerns you may have and, where necessary, find solutions that benefit New Yorkers while keeping access to this important consumer service readily available. It is worth saying again, we have been and intend to remain a part of the solution. If I can be of further assistance to the committees please let me know.

EXHIBIT "A"

Queens

- RAC Room to the Variety Boys & Girls Club (\$5K worth of merchandise)
- A \$1,000 Make A Difference Scholarship to a Queens resident
- Funds for the D'Amico Fun/Run/Walk
- Donating a laptop for the Variety Boys & Girls Club Annual Community Dinner raffle in April 2009

Brooklyn – member of Chamber of Commerce

- 2,000 Brooklyn Cyclones tickets and funds to 6 schools for supplies
- Funds for children to attend Camp Brooklyn
- Sponsor of the Martin Luther King, Jr. Concert Series - \$25k
- Funds for Brooklyn Branch of NAACP - Back-to-School Supply Drive

The Bronx

- Furnishings for 2 Association for Helping Retarded Children homes
- A \$1,000 Make A Difference Scholarship to a Bronx resident

Harlem – member of Chamber of Commerce

- Furniture and meals for 3 nurses lounges at Harlem Hospital Center
- Funds to sponsor Harlem Week - \$25k
- \$1,000 scholarships to 6 students as part of National Historic Black College Program
- \$8,800 to Harlem Jr. Achievement to teach financial literacy

Staten Island

- Furniture to 3 fire houses
- \$5,000 to the FDNY Foundation

Manhattan – member of Chamber of Commerce

- \$8,800 to Washington Heights Jr. Achievement to teach financial literacy to K-12 students.

Preconsideration Res. No. _____

Resolution calling upon the State Legislature to increase consumer protection for consumers of rent to own stores.

Testimony of David Edwards, President, New York Rental Dealers Association, to the New York City Council's Committees on Consumer Affairs and Civil Rights, January 26, 2009

Good morning. On behalf of the members of the New York Rental Dealers Association; thank you for the opportunity to appear before these prestigious committees.

I've been in the Rent-to-Own industry for almost 19 years. I started in inner city Baltimore delivering merchandise to customers. I've been an account representative, assistant manager, store manager, district manager, and as a franchisee in this business, a small business owner. It is an honor to speak on behalf of an industry that I believe in deeply. I believe in our industry's commitment to deliver quality products, and I believe in our industry's commitment to deliver exceptional service to our customer base.

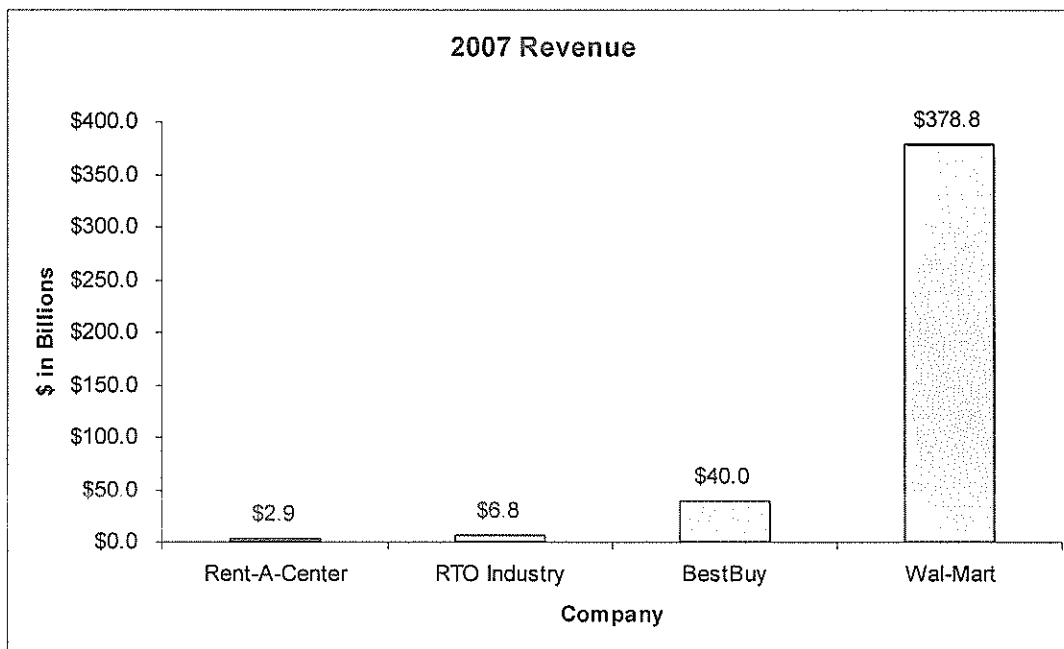
The New York Rental Dealers Association represents approximately 342 rent-to-own stores with over 2000 employees operating in New York State.

Our association is the statewide advocate for rent-to-own companies. We are committed to promoting and maintaining a competitive industry for our members across the Empire State.

The \$6.8-billion dollar rent-to-own industry emerged in the 1960's in response to a growing consumer need for acquiring the use of household products without incurring debt or jeopardizing the family's credit. In 2007 there were approximately 8,000 rent to own stores in the United States.

Many of the 342 New York stores are owned and operated by publicly traded, multi-state companies, like Rent-A-Center. But others are small businesses—"mom-and-pop" operations. For example, in our state association, the New York Rental Dealers Association, 14 members operate only one New York store. An additional six members operate from two to seven stores in the state. Small, independent dealers can enter and survive in this industry because of the relatively low barriers to entry noted by the Federal Trade Commission ("FTC") in its 2000 *Survey of Rent-To-Own Customers*, provided they are able to price their products appropriately.

In today's environment of big-box stores that dominate the retail industry, however, the rent-to-own industry's \$6.8 billion in revenue is relatively small. While discount electronics retailer Best Buy reported \$40.0 billion in revenue in 2007, Rent-A-Center, the largest company in our industry, had total 2007 revenue of \$2.9 billion.



Cash price restrictions could have a negative impact on competition as pointed out by the Federal Trade Commission, in its 2000 Survey of Rent to Own Customers.

An additional consideration raised by possible price restrictions is the potential impact on the availability of rent-to-own transactions. The implicit assumption underlying both the criticism

of rent-to-own prices and the advocacy of price restrictions is that rent-to-own dealers are making exorbitant profits by charging prices far in excess of the cost of doing business. If this assumption is accurate, effective price restrictions could reduce industry profits to a more normal competitive level. But if rent-to-own dealers are not making exorbitant profits, but simply are charging prices that reflect the cost and risk of doing business, then effective price restrictions could prevent dealers from covering their costs, making rent-to-own transactions unprofitable, and reducing the availability of rent-to-own transactions for consumers who wish to use them. This issue should be considered carefully if price restrictions are contemplated.

The evidence suggests that price restrictions do just what the FTC feared—restrict consumer access. In addition, price restrictions favor companies like Rent-A-Center that benefit from the marginal cost advantages resulting from the economies of scale larger operations enjoy. Indeed, in states in which “cash price” is restricted, Rent-A-Center garners a noticeably larger share of the market, over its 38% nationwide market share average.

In 2007, in West Virginia, the state with the most restrictive “cash price” limitations, Rent-A-Center operated 33 of the 47 stores—70.2% of that market. In Hawaii and Maine, where “cash price” limits are less onerous, Rent-A-

Center's 2007 market share was 44% and 52.2%, respectively.

California provides an important snapshot relevant to the potential negative influence on consumer access. In 2007, California imposed new, lower "cash price" limits. At the end of 2006, Rent-A-Center operated 147 of the estimated 525 stores in that state—a 28% market share. By the end of 2007, although Rent-A-Center's California store count had dropped to 139 and Aaron's had held steady at 57, Rent-A-Center's market share increased to 31.8%. The increase in market share was caused by independent businesses simply dropping out. The total store count in California had dropped to 437 by the end of 2007. That means 80 stores owned by independent dealers no longer existed as a result of cash price controls.

Rent-to-own customers come from all walks of life; they desire consumer durable goods in their homes without the long-term financial obligations associated with credit sales.

What distinguishes rent-to-own from a retail credit sale is the term "rent." In a rental transaction there is no interest charged to consumers and no credit or background checks involved. All we ask for is name, address, source of income

and a few personal references. Customers can return the merchandise at any time without incurring fees or penalties.

This no-obligation, no-debt feature is one of the cornerstones of rental-purchase. It's easy, safe and hassle-free. Our transaction is unlike a traditional retail sale or a credit transaction. Inherent in our transaction is our requirement to form a positive relationship with our customers. With each renewal payment that a customer makes, they are reaffirming their decision to do business with us. I know of no other transaction where the customer has the opportunity to quit doing business with an organization as frequently as our customers do. Our customers get the chance to vote us out of office on a weekly basis if we don't do what we say we are going to do.

What I would like to reinforce to the committee is that the average rental agreement for our merchandise is approximately 3 months. It is less likely that a customer will rent the merchandise and make all of the payments until he or she owns it.

Our members adhere to a very strict code of ethics which in part can be attributed to the existing state legislation that stringently regulates our industry.

Our members are encouraged to promote open and honest communication among themselves, our customers, vendors, and the community; we provide high-quality merchandise and exceptional service to our customers and to the communities in which we live and work.

We treat employees and customers as we would want to be treated, with the respect they want and deserve. Like any industry that provides goods and services to millions of customers annually, there are times when we receive customer complaints. We treat any customer complaint very seriously.

We uphold and improve the integrity of the industry by affirmations of truth and fairness, by building good will, and by providing beneficial goods and services to customers and others concerned with the industry, including elected officials.

We provide and maintain a clean and orderly place of business that is inviting to our customers. We provide high quality merchandise for our customers.

We promote the purpose and effectiveness of the rental industry by any and all means consistent with the public interest.

All of our members adhere to the collection practices set forth in the Fair Debt Collection Practices Act.

Because the rent-to-own agreement is only valid for the payment at hand, the customer has the capacity to change the payment frequency from payment to payment.

The customer is never obligated to make the next payment and can return the product at any time for any reason. This payment flexibility and no-obligation is one of the cornerstones of the rent-to-own industry and its popularity with millions of customers.

Competition in the marketplace has resulted in many more payment options for the rent-to-own customer. Many companies are offering reduced rental agreement ownership options that are lowering the total cost of ownership for our customers. Again, the customer chooses the payment options and can change it at any time.

At the end of each rental period, the customer can terminate the agreement without any cost or obligation; or the customer can renew the agreement by making another renewal payment. The customer can also execute an early purchase option to obtain ownership of the product.

Full service, parts and labor are included in a rental agreement, all for no additional charge. Typically if a rent-to-own dealer is unable to repair the rented item in the customer's home, they will provide a replacement product for their use until the original item is repaired, again there is no additional cost to the consumer.

Rent-to-own companies provide delivery and installation of the rented products in the customer's home at no extra cost or delivery fee.

The bottom line is that the majority of rent-to-own customers are hard working Americans earning a weekly paycheck. Our customers include students, in-transit families, and military personnel.

What all customers have in common is that they have immediate needs for consumer household goods, but either do not want or cannot accept long-term obligations.

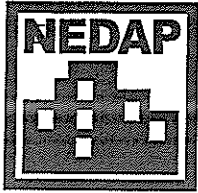
They are hard working, honest people who thoroughly understand the rent-to-own transaction. To insinuate otherwise is insulting their intelligence. If they did not want to rent our merchandise, then they would not.

Finally, our stores are an integral part of the local communities in which we serve. Our employees work and

live in the communities and neighborhoods where our stores are located. There are many rent to own employees that were and in some instance remain customers.

We continuously give back to the communities we serve. Whether it is a financial donation to a local church or food bank or as some of our rent to own proprietors recently did - donating televisions to community and government groups to watch the historic inauguration of President Barak Obama – rent to own stores serve an important function to the everyday lives of millions of New York State residents. We are extremely proud of our industry. We are proud of the goods and services that we provide. We are proud of the way that we give back to our communities. And we are proud of the relationships we establish with our customers. We get to know them, and their families. We become a part of their lives and often help them through difficult times. We believe strongly in our industry, but we know it is an industry that is largely misunderstood.

Thank you again for the opportunity to appear before your committee today.



Neighborhood Economic Development Advocacy Project

73 Spring Street, Suite 506, New York, NY 10012

Tel: (212) 680-5100 Fax: (212) 680-5104

www.nedap.org

Testimony of Thu Tuyen T. To, Program Associate Neighborhood Economic Development Advocacy Project

Before the Committee on Consumer Affairs and Committee on Civil Rights
of the Council of the City of New York

Hearing on Rent-to-Own Retailers in New York City

January 26, 2009

Thank you for the opportunity to testify today regarding the oversight of rent-to-own stores in New York City. My name is T.T. To, and I am a Program Associate at the Neighborhood Economic Development Advocacy Project (NEDAP). NEDAP is a nonprofit resource and advocacy center that provides legal, technical and policy support to community groups and individuals in New York City's low income neighborhoods and communities of color. Founded in 1995, NEDAP promotes economic justice and works to eliminate discriminatory economic practices that harm communities and perpetuate inequality and poverty.

Our organization has been at the forefront of exposing and combating discriminatory and abusive lending practices – and to promoting fair and responsible lending, debt collection and foreclosure prevention practices – in New York City. We thank the City Council for holding this hearing today on rent-to-own – a segment of the high-cost, small loan industry that now pervades and extracts considerable wealth from lower income neighborhoods and communities of color.

NEDAP supports the City Council's resolution calling on the NYS legislature to strengthen consumer protections for rent-to-own customers.

Rent-to-own stores are notorious for their abusive practices, including:

- **Targeting low income consumers and communities of color in NYC.**

NEDAP has documented the prevalence of rent-to-own stores, among other high-cost and fringe financial institutions, in low income neighborhoods and communities of color in NYC. As you can see from the attached maps, Rent-A-Center, the largest rent-to-own chain, places its stores almost exclusively in low and moderate income census tracts, immigrant communities, and middle-income, majority black and Latino neighborhoods.

The Brookings Institution has reported that 60% of rent-to-own customers earn less than \$25,000 a year, while the rent-to-own industry has stated that 3 out of 4 of its customers, nationally, have household incomes between \$15,000 and \$50,000 per year.ⁱⁱ

The industry argues that it is simply meeting market demand. We would argue that the lack of consumer credit alternatives for lower income people does not create a license to gouge them.

- **Charging inflated "cash prices" for merchandise.**

New York State's Property Law allows rent-to-own stores to set a "cash price" for each item of merchandise it sells, and to charge customers who enter into rental purchase agreements up to

twice the cash price. Research by numerous consumer advocates, as well as the New York City Council, has confirmed that rent-to-own stores typically set cash prices that are significantly higher than the average retail price.

In other words, a television normally valued at \$500 might be available for purchase at a cash price of \$900 at a rent-to-own store. A customer who does not have the money to purchase that television outright could enter into a rental purchase agreement where she would end up paying \$1,800 – nearly four times the actual value of the television.

Empire Justice Center, based in Rochester, New York, has estimated that Rent-A-Center has overcharged New York State consumers approximately \$40 million between 1998 and 2007 as a result of its pricing practices.ⁱⁱⁱ

➤ **Securing an exemption from New York State's usury cap and other consumer protections.**

Rent-to-own retailers make merchandise available to consumers through payment installment plans. Rent-to-own transactions are in fact extensions of credit, yet, because of carve-outs the industry has in our state's usury law, rent-to-own transactions are not subject to the same laws and regulations as most of other types of loans. As a result, rent-to-own customers in New York routinely pay effective annual interest rates of 100%, 300% or higher – far exceeding New York State's criminal usury cap of 25%.

Recommendations

NEDAP convenes New Yorkers for Responsible Lending (NYRL), a fair lending coalition comprised of more than 140 civic and community groups, as well as community development financial institutions, from throughout the state. NYRL opposes the rent-to-own industry's circumvention of state consumer protections, and its targeting of low income consumers and communities of color.

NEDAP urges the NYC Council to call on the New York State legislature to amend Article 11 of the Personal Property Law so that rent-to-own contracts are treated as retail installment sales agreements (leases). This would have the effect of subjecting rent-to-own agreements to New York State's usury law and other consumer protection statutes.

NEDAP also encourages the City Council, working with the Office of Financial Empowerment (OFE) and the Department of Consumer Affairs (DCA), to continue to call public attention to the high cost and often abusive nature of "renting-to-own," and to promote sound, low-cost alternatives, such as layaway and installment plans and low-cost consumer loans available through local community development credit unions.

Finally, we encourage OFE and DCA to investigate potential violations of New York City's Consumer Protection Law, as well as consumer disclosures and other provisions of Article 11, by rent-to-own stores.

Thank you again for the opportunity to testify at today's hearing.

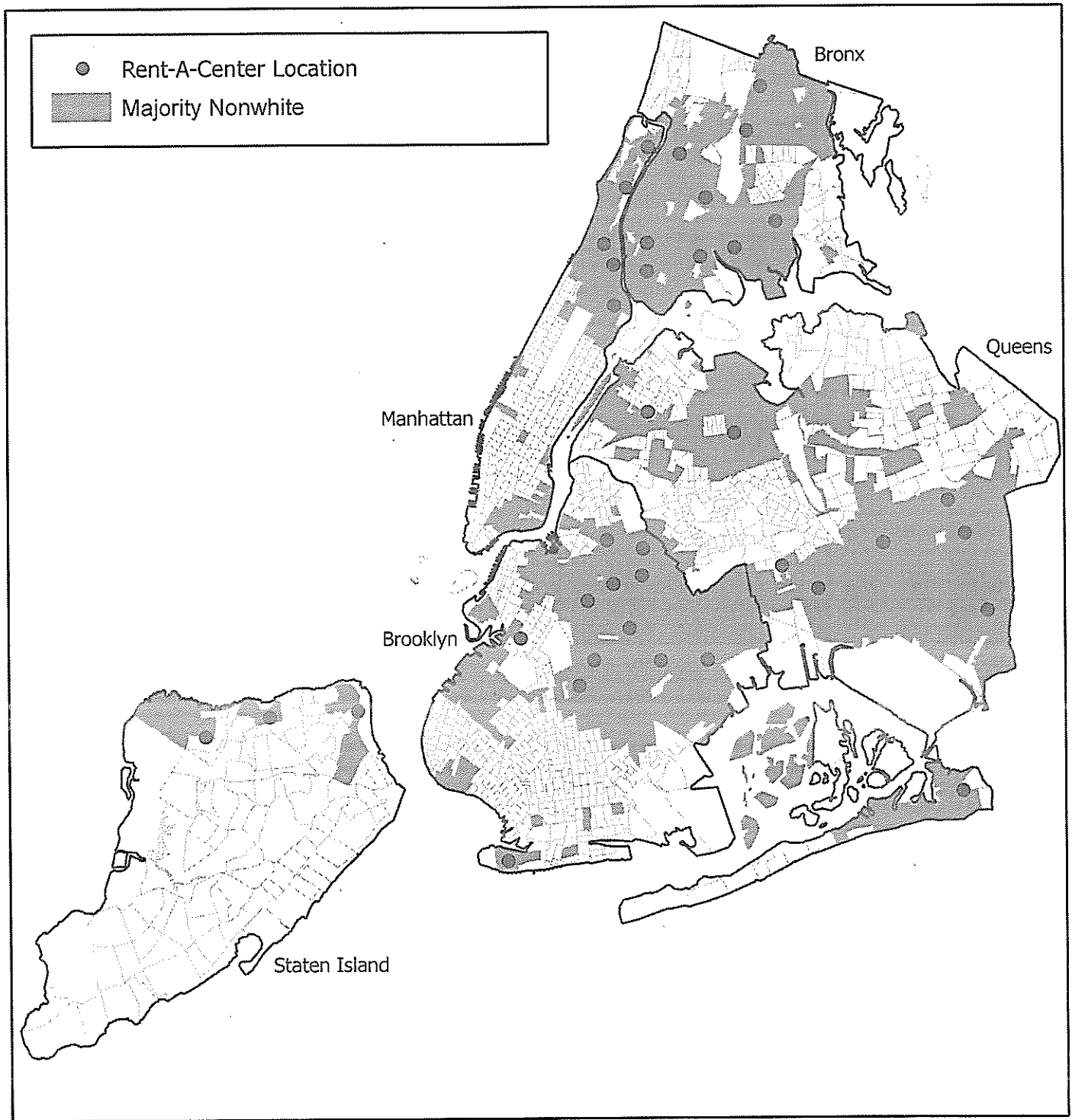
ⁱ Rent-A-Center is "the largest operator in the United States rent-to-own industry with an approximate 36% market share based on store count," (Rent-A-Center 2007 Annual Report, p. 1).

ⁱⁱ Rent-A-Center 2007 Annual Report, p. 1

ⁱⁱⁱ Rent-to-own Facts (Empire Justice Center)

Rent-A-Center Store Locations

New York City

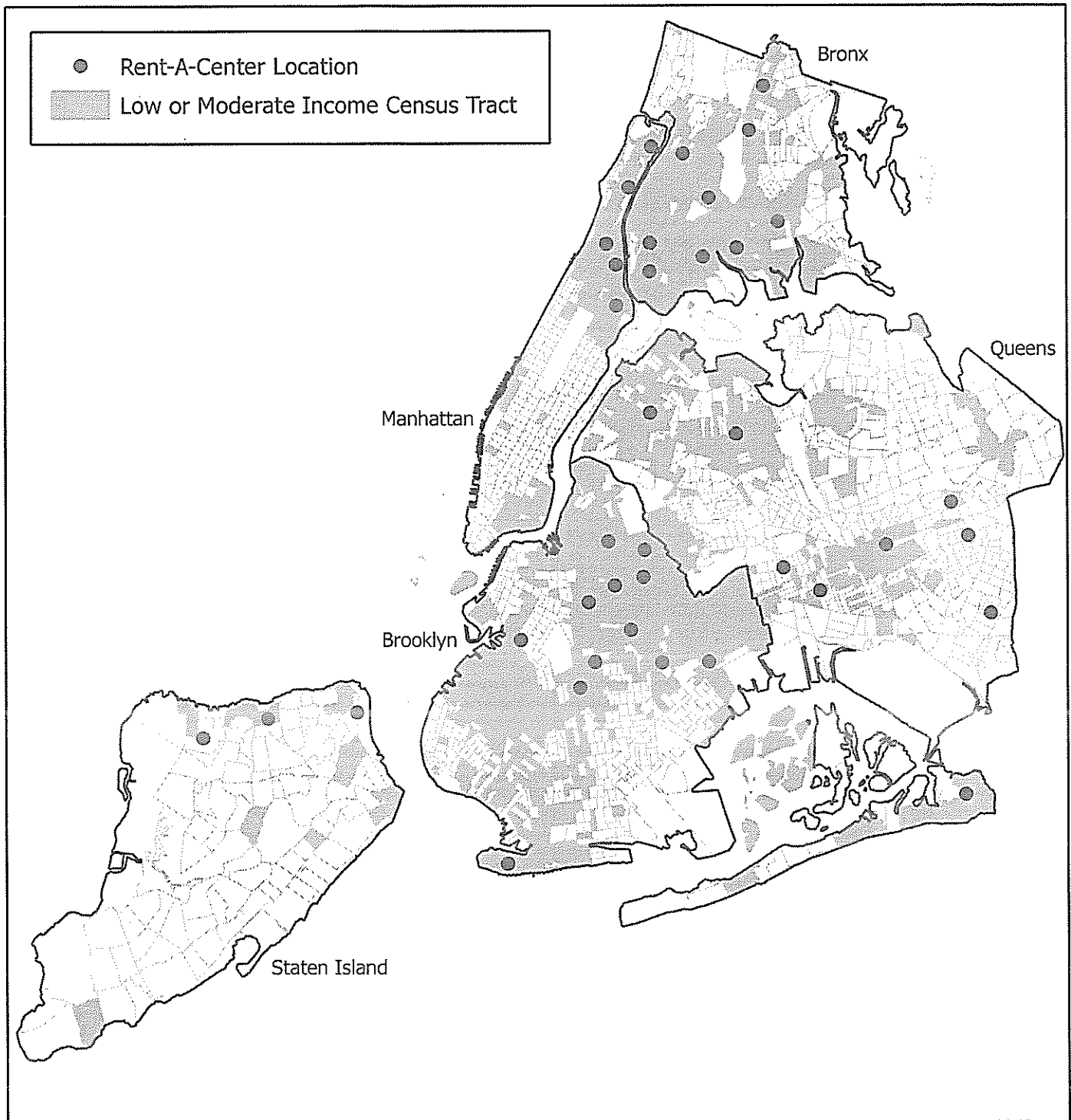


Prepared by the Neighborhood Economic Development Advocacy Project (NEDAP)
(212) 680-5100 | www.nedap.org

Sources: U.S. Census (2000); Rent-A Center. 14 Jan 2009
<www.rentacenter.com>.

Rent-A-Center Store Locations

New York City



Prepared by the Neighborhood Economic Development Advocacy Project (NEDAP)
(212) 680-5100 | www.nedap.org

Sources: U.S. Census (2000); Rent-A Center. 14 Jan 2009
<www.rentacenter.com>.

Low or Moderate Income (LMI): Census tract median income = 0-80% of all metropolitan area median income.

RENT TO OWN STORES

How do rent-to-own stores work?

Rent-to-own stores can be a good option, if you want to use furniture or appliances for just a few weeks or months. However, many people get trapped in rent-to-own contracts without realizing how much it will cost in the end.

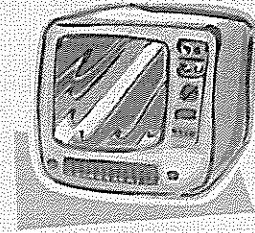
Example

- You rent a 19-inch color TV (\$300 value)
- You pay \$16/week for 52 weeks = **\$832**

\$832 = Amount you have paid

- \$300 = Value of TV

\$532 = Interest you have paid (254% on an annual basis)



What happens if you miss a payment?

If you miss even one payment, the store can repossess your TV, leaving you without anything to show for all the payments you made.

In addition to the high cost of renting-to-own, sometimes these stores will rent you used goods and tell you that they are new.

What are alternatives to rent-to-own stores?

There are times when getting items from the rent-to-own store makes sense. In most cases, however, it's in people's interest *not* to use rent-to-own stores. Discussion of alternatives might include, for example:

- Saving enough money to buy the item you need from a regular store, where you won't pay an inflated price and where you'll own the item outright. (But what if you need it right away?).
- Buying the item with a credit card, which is likely to be cheaper than renting to own. (But many people don't have or can't get a credit card.)
- Getting a small consumer loan from a local credit union. (But not everyone belongs to or can join a credit union.)

RENTAL-PURCHASE AGREEMENT

Date: Nov 03, 2008
 For: Rent-A-Center
 1205 Fulton St
 Brooklyn NY 11216-2004
 (718) 857-0126 LOC: 2418-M

Agreement Number: [REDACTED]

TERMS OF AGREEMENT: As used in this Agreement, "you" and "your" mean the person(s) signing the Agreement as lessee/renter/consumer; "we" and "our" mean the lessor/owner (the rental company); "merchandise" means the items described in the disclosures; and "lease" means this Rental-Purchase Agreement including the disclosures.

RENTAL-PURCHASE DISCLOSURES

DESCRIPTION OF MERCHANDISE:

Item #	Item Description	Serial #	Model #	Condition of Merchandise:
0241804387	TELEVISION /PLASMA TV	YA1B0630039376	42PF5321D	USED

RENTAL TERM: Monthly Rental payments are due at the beginning of each term that you choose to rent the merchandise. There are no refunds if you choose to return the merchandise before the end of the term.

INITIAL PAYMENT: Payments are due at the beginning of each term that you choose to lease the merchandise. Your initial payment will include the following charges:

Rental Payment	Optional Liability Damage Waiver	Tax	Total
\$160.27	\$12.02	\$14.43	\$186.72

RENEWAL PAYMENTS: You are not obligated to renew this Agreement beyond the initial term. However, if you choose to renew this Agreement beyond the initial term, or beyond any subsequent renewal term, you may do so by making an advance rental payment on the **03** of each **Month**, or you may choose to make advance rental payments on a **Weekly or Semi-Monthly** basis.

Your first renewal payment is due **Wednesday Dec 03, 2008**

Payments	Rental Payment	Optional Liability Damage Waiver	Tax	Total
Weekly	\$36.99	\$2.77	\$3.33	\$43.09
Semi-Monthly	\$80.08	\$6.01	\$7.21	\$93.30
Monthly	\$160.27	\$12.02	\$14.43	\$186.72

OTHER CHARGES: Charges in addition to period payments must be reasonably related to the cost of services performed.

Optional Liability Damage Waiver Fee	Late Fee
\$12.02 /Month	The greater of 10% of the delinquent amount or \$3.00 after 3 days late on a weekly agreement.
\$6.01 /Semi-Month	The greater of 10% of the delinquent amount or \$5.00 after 7 days late on a semi-monthly or monthly agreement.
\$2.77 /Week	

TOTAL COST: If you choose to acquire ownership, you must rent the merchandise for the number of weeks, semi-months or months shown below. Charges in addition to the total rental payments necessary to acquire ownership of the leased merchandise may be imposed under the agreement. You should read the contract for an explanation of these charges.

Weekly	If you choose to acquire ownership through weekly rental, you will make 97 payments: the initial rental payment of \$160.27 , 95 weekly payments of \$36.99 and a final payment of \$24.68 for a total of \$3,699.00 in rent and sales tax of \$309.99 for a Total Cost of \$4,008.99
Semi-monthly	If you choose to acquire ownership through semi-monthly rental, you will make 45 payments: the initial rental payment of \$160.27 , 43 semi-monthly payments of \$80.08 and a final payment of \$79.97 for a total of \$3,683.68 in rent and sales tax of \$308.65 for a Total Cost of \$3,992.33
Monthly	If you choose to acquire ownership through monthly rental, you will make 23 payments: the initial rental payment of \$160.27 , 21 monthly payments of \$160.27 and a final payment of \$160.27 for a total of \$3,686.21 in rent and sales tax of \$308.66 for a Total Cost of \$3,994.87

You do not own the merchandise. You do not acquire ownership rights unless you have complied with the ownership terms of the agreement. If you choose to renew this Agreement on a frequency different from your initial rental payment term, your total amount will be calculated based on the above amounts on and the number of payments made at each frequency. Free rent allowance will not reduce total rent or purchase-option amounts. Sales taxes are subject to changes in the applicable tax rate.

THE CASH PRICE OF THE MERCHANDISE: \$1,849.50, plus sales tax.

EARLY PURCHASE OPTION: At any time, after the initial payment, you may acquire ownership of the merchandise by tendering an amount equal to the cash price of the merchandise minus **50 %** of all previous rental-purchase payments made. In addition, you may purchase the property within the first 90 days after the date of this agreement by paying us an amount equal to the Cash Price minus the total of all rental payments (excluding tax) made by you, plus tax.

RISK OF LOSS AND DAMAGES: You are liable for loss or damage to the merchandise. In the case of loss, your liability shall be in no event greater than the price you would have paid to exercise an early purchase option. In the case of damage to the merchandise, other than normal wear and tear, you shall be liable for the lesser of the price you would have paid to exercise an early purchase option or the cost of the repair as determined by us.

TERMINATION AND OUR RIGHTS TO POSSESSION: You may terminate the rental-purchase agreement without penalty by voluntarily surrendering or returning the goods in good repair, reasonable wear and tear excepted, along with any past due rental payments at any time. If you do not renew this lease or if you breach this lease, we have the right to possession of the merchandise. If this happens, you agree to return the merchandise or make arrangements for us to take possession of it. If you fail or refuse to comply with this requirement, you agree to pay our costs incurred in taking possession of it.

REINSTATEMENT: If you fail to make a timely payment, you may reinstate an agreement without losing rights or options previously acquired and without

FOR THE RECORD



**OVERSIGHT HEARING
RENT TO OWN RETAILERS IN NEW YORK CITY**

MONDAY, JANUARY 26, 2009

**CONSUMER AFFAIRS COMMITTEE – CIVIL RIGHTS COMMITTEE
NEW YORK CITY COUNCIL**



TO: Hon. Leroy Comrie, Chair
Consumer Affairs Committee
New York City Council

FROM: Mr. Jose Fermin
Regional Director
Rent-A-Center
220 Rte. 46 West
Little Ferry, NJ 07643

RE: Rent-to-Own Retailers in New York City; Res. No. ____ - Resolution calling upon the State Legislature to increase consumer protections for rent to own store customers.

Rent-A-Center is a good business neighbor, providing meaningful and challenging jobs to New York residents in a respectful environment. With a strong tradition of serving the community and a history of good business practices and fairness to its customers, Rent-a-Center has proven that it is a good corporate citizen. There are 38 Rent-A-Centers serving the five boroughs; it is a vital part of the economy that employs New Yorkers in their stores and delivery service fleets.

Rent-a-Center urges the Council Members on the Consumer Affairs and Civil Rights Committee to vote against the proposed resolution as drafted.

COUNCIL MEMBER COMRIE'S DISTRICT INFORMATION

STORE #	LOCATION	# OF EMPLOYEES	MEMBER
1900	109-62 FRANCIS LEWIS BLVD JAMAICA, NY 11429	4	L. Comrie
2451	163-17 ARCHER AVE JAMAICA, NY 11433	5	L. Comrie

Section I: Store Location Spreadsheet

Section II: Rent-a-Center Employee Testimonials

Section III: Rent-a-Center Customer Testimonials

Section IV: Rent-a-Center Community Accolades

Cc:
Hon. Barron
Hon. Gennaro
Hon. Koppell
Hon. Liu

Store #	Location	# of Employees	Member
02764	750-752 ST NICHOLAS AVE	5	R. Jackson
02464	2202 3RD AVE	9	M. Viverito
02632	596-598 LENOX AVE	7	I. Dickens
02604	517 W 207TH ST	5	M. Martinez
01923	519 W 181ST ST	7	M. Martinez
01885	3204 WHITE PLAINS RD	6	L. Seabrook
02458	4036-4042 WHITE PLAINS RD	6	L. Seabrook
01887	2430 DAVIDSON AVE	6	M. Baez
02423	771 E TREMONT AVE	6	J. Rivera
01886	220 E 161 ST, #68	6	H. Foster
02482	2758 THIRD AVE	6	M. Arroyo
02479	936 SOUTHERN BLVD	6	M. Arroyo
02763	1312 CASTLE HILL AVE	5	A. Palma
01888	1638-40 BRUCKNER BLVD	5	A. Palma
01916	92-12 ROOSEVELT AVE	4	D21 Special Election
01911	205-03 HILLSIDE AVE	4	D. Weprin
01879	32-75 STEINWAY ST	5	E. Gioia
01900	109-62 FRANCIS LEWIS BLVD	4	L. Comrie
02451	163-17 ARCHER AVE	5	L. Comrie
02411	95-23 JAMAICA AVE	5	E. Crowley
01914	1027 BEACH 20TH ST	5	J. Sanders
00169	231-01 MERRICK BLVD	4	J. Sanders
02499	118 GRAHAM AVE	6	D. Reyna
02463	1295 BROADWAY	5	D. Reyna
00170	299 KNICKERBOCKER AVE	6	D. Reyna
02418	1205 FULTON STREET	6	A. Vann
02504	634 GATES AVE	5	A. Vann
01891	550 5TH AVE	6	B. DeBlasio
01890	1019 FLATBUSH AVE	7	M. Eugene
02417	1249 NOSTRAND AVE	5	M. Eugene
02505	263 UTICA	5	D. Mealy
01889	864 PENNSYLVANIA AVE	7	C. Barron
02469	9718 CHURCH AVE	6	C. Barron
02431	3017-3021 MERMAID AVE	6	D. Recchia
01940	1230 CASTLETON AVE	5	D49 Special Election
00158	2040 FOREST AVE	5	D49 Special Election
02702	230 BAY ST	5	D49 Special Election
01931	112-11 LIBERTY AVE	5	J. Oddo

Dear Council Member Palma:

My name is Julio Adames. I am a Store Manager for Rent-A-Center in one of the many stores in the Bronx, located at 1312 Castle Hill Ave. I am writing to you about the proposed New York City Council resolution to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I have worked for Rent-A-Center for 7yrs., during all these years I have experienced and enjoy Rent-A-Center's commitment to the community.

I feel very proud of our commitment and have participated in some of the events such as A Great Day in Harlem's Family Unity Day where the company presented six scholarships to college students from Harlem.

Random Acts of Caring is another event that I had the pleasure of being part of, last month in December, just in time for the Holidays, our Random Acts of Caring surprised an ARC group home in the Bronx that houses and cares fulltime for the well being of mentally challenged individuals.

Rent-A-Center provides quality service and products to our customer. Please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the resolution.

Again, I thank you for your time and consideration in this matter

Sincerely

Julio Adames

My name is Isriel Watson store manager for store 1931. I worked for rent A Center for five years. I think RAC is a great Company. Since I've worked here all I've seen is people's lives improve because of RAC. Rent A Center has been around for customers through rough times. No checks Credit giving free deliveries customers love it. for me myself I enjoy working for a Company that is strong, with great opportunity. I went from an account Manager, to a asst Manager, to a store Manager and it feels great. RAC has help me and my family and I feel good working for a Company like this.

DEAR COUNCIL MEMBER BAEZ:

MY NAME IS CARLOS ALCINA AND I LIVE AT 1775 CLAY AVE, APT 5H, BRONX, NY 10457. I WORK AT THE RENT-A-CENTER AT 517 W 207TH ST, NY AND I AM WRITING TO YOU ABOUT THE PROPOSED NEW YORK CITY COUNCIL RESOLUTION TO INCREASE CONSUMER PROTECTIONS FOR RENT TO OWN STORE CUSTOMERS THAT IS BEING CONSIDERED BY THE CONSUMER AFFAIRS AND CIVIL RIGHTS COMMITTEES AND RAC'S COMMITMENT TO THE COMMUNITY.

I HAVE WORKED FOR RENT-A-CENTER FOR 6 YEARS AND IN THAT TIME I HAVE SEEN AND EXPERIENCED RENT-A-CENTER'S COMMITMENT TO THE COMMUNITY.

DAY AFTER DAY I WATCH HOW FAMILIES WITH LIMITED RESOURCES COME TO THE STORE WITH A NEED AND LEAVE THE STORE WITH THAT NEED FULFILLED. I HAVE MANY CUSTOMERS THAT ARE MORE THAN CUSTOMERS THEY ARE FRIENDS BECAUSE THROUGH OUR INTERACTIONS WE HAVE BUILT LONG LASTING RELATIONSHIPS THAT ENDURE, IN MANY CASES, EVEN WHEN THEY ARE NO LONGER CUSTOMERS. I BELIEVE THIS ILLUSTRATES THE KIND OF BONDING WE HAVE ACHIEVED THROUGH OUR SERVICE TO THESE PERSONS.

I THANK YOU AGAIN FOR YOUR TIME AND I REMIND YOU OF THE IMPORTANCE OF RENTACENTER TO OUR COMMUNITY. PLEASE URGE YOUR COLLEAGUES ON THE CIVIL RIGHTS AND CONSUMER AFFAIRS COMMITTEES TO VOTE AGAINST THE PROPOSED RESOLUTION.

THANK YOU FOR CONSIDERING MY REQUEST..

SINCERELY,

CARLOS ALCINA
1775 CLAY AVE
APT 5H
BRONX NY 10457

Dear Council Member Gioia:

My name is Read Alkobadi. I am an Assistant Manager for Rent-A-Center in Astoria, Queens. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center two years ago, during this time I have seen and experienced Rent-A-Center's commitment to the community.

The store is active member in the community. As a member of the community Rent-A-Center has had a wonderful impact in my life. It has enhanced my business skills and shows me how the corporate world works. Another way I see Rent-A-Center help the community is seeing the customers' satisfied expressions when they are buying out their merchandise, and receiving new and better ones. As a result, knowing they are thankful and grateful for the things they have make me feel that I'm doing something for my community.

I thank you for your consideration. I believe that Rent-A-Center provides valuables services to the community. I respectfully ask you to please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Again, I thank you for your time.

Sincerely

Read Alkobadi

Dear Home OFFICE.

I would like to thank all the staff at
Renta Center for making my life so much
easier, when me and my wife moved into
our new place in Ridgewood. They are very good
at what they do and very helpful.

Thanks.

Carlos Bacot



Dear Council Member Palma:

My name is Dellanira Bermudez. I am a District Manager for Rent-A-Center for the stores in Westchester and also one store in the Bronx, located at 1312 Castle Hill Ave. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I have worked for Rent-A-Center for 9yrs., during all these years I have experienced and enjoyed Rent-A-Center's commitment to the community.

I feel very proud of our commitment and have participated in some of the events such as A Great Day in Harlem's Family Unity Day where we presented six scholarships to college students from Harlem. Our co-workers donated their time to partake in the events.

Random Acts of Caring is another event that I had the pleasure of being part of. Last December, our Random Acts of Caring initiative pleasantly surprised an ARC group home in the Bronx that houses and cares fulltime for the well being of mentally challenge individuals. We furnished two of their homes and shared some quality time with them. Our donations in these harsh economic times facing our city and our great nation is what makes us proud of being part of this company and keeps us strongly committed to serve the community.

I believe that Rent-A-Center provides valuables services to the community. Thank you for Please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution. Thank you for considering my request.

Sincerely

Dellanira Bermudez

Dear Council Member Comrie:

My name is Stephanie Black and I live at 194-37 115th Ave., St. Albans, NY. I am a store manager at the Rent-a-Center at 109-62 Francis Lewis Blvd and I also work with three employees that live in queens. I'm writing you about the proposed New York City Council resolution.

I have worked for Rent-a-Center for five years and in that time I have seen and experienced Rent-a-Center's commitment to the community. For example my store has participated in donating computers to The Teci Prep school located on 113-53 Springfield Blvd.

I would like to thank the Council and hope they recognize RACS commitment to the community. I also ask you to talk to your colleagues and ask them to vote against the resolution.

Thank you for your consideration.

Sincerely,

Stephanie Black

To whom it may concern;

I Daniel Canelario being an employee of Rent A Center have been able to live a productiver life in my community. If not for Rent A Center i would not be able to pay my mortgage or support my family. they have givine me a great opportunity and continue to do so as well as encourage me to do better in life for myself and my family. i feel rent a center is a vital asset in any community where employment is needed. they always make you strive for more and never settle for just the basics.

Sincerely,



Daniel Candelario

Danny A. Contreras

Rent-A-Center (Store # 170)

Monday, January 19, 2009

Dear Sir or Madam,

I am very glad to have the opportunity to be part of the Rent-A-Center family. This company have offer me a great career opportunity which enable me to be a productive member of the team and offer a great customer service to our clients. I appreciate ~~and~~ happy to have the opportunity to be part of an excellent team which is always ~~and~~ forward to learn more and provide value to the company and clients.

Sincerely yours,

Danny A. Contreras

Dear Council Member Eugene:

My name is Maximillian R. Cooper and I live at 195 Lenox Rd. in Brooklyn. I am currently the Store Manager at 3017 Mermaid Ave in Coney Island and I am writing you about the proposed New York City Council resolution to increase consumer protections for rent to own customers and Rent A Centers commitment to the community.

I have been a Rent A Center employee for about ten years now and it has been a pleasure to see and be a part of a company that is involved in the community. Beside the community rooms at some of The Boys and Girls Clubs we have also done The Random Acts of Kindness where we gave out tickets to the Brooklyn Cyclones game. Rent A Center also gives us as managers the flexibility to assist our local community boards. In my store I have had the pleasure to work with several different organizations. My district manager Arthur Mantzioros and Regional Director Joe Ramono contacted home office and we paid for the portable stage for District 17 annual (youth happening) event where they entertained 3000 plus kids in Padaget Park. My store also donated the use of three TVs and game systems to Brooklyn Congregated United for there family game night. These are just a few of the things that we have done in Coney Island as well as other stores. I can go on and on but I am sure that can now see the importance of Rent A Center in the community.

Thank you for taking the time to read my letter as I am very passionate about this company. I believe that we are more then just a business. We are a staple in the community. We rent more then TVs we forge bonds and friendships. I ask that you and your colleagues vote against the Civil Rights and Consumer Affairs that is being proposed.

Sincerely

Maximillian R Cooper
195 Lenox Road
Brooklyn N.Y 11226

Dear Council Member Foster:

My name is Joel Coss. I am a store manager for Rent-A-Center for the store on 220 East 161st Street in the Bronx. I am writing to you about the proposed New York City Council resolution by the Consumer Affairs committees.

I have worked for Rent-A-Center for the last 7 years. I have worked in Brooklyn, Manhattan and now the Bronx. In that time I have seen and experienced Rent-A-Center's commitment to the community.

In my time with Rent-A-Center, I have been involved with groups such as the ARC, the Boys & Girls Club and the Mid Bronx Senior Citizen Council. For the ARC we furnished two homes that care for the well being of mentally challenge individuals. The organization was deeply touched with the random act of kindness that we have presented to them. With the Boys & Girls Club we put smiles on many children's faces in giving them a place where they can go play, learn and socialize with their peers. We donated furniture, computers and other electronics. Also, I donated my services to the Mid Bronx Senior Citizen Council. The director of the organization was extremely grateful of our kind gesture in her time of financial struggles. The Random Acts of Kindness that we give to such organizations makes me feel personally grateful that I am a part of a company that gives to someone who otherwise did not have the means of providing for themselves.

I am proud to be a part of a company that can give so much to the communities that we service. I thank you for your consideration. I believe that Rent-A-Center is good to the community and the customers. I ask you to please recommend to your colleagues on the Civil Rights and Consumer Affairs committees to vote against the resolution.

Sincerely,

Joel Coss

Dear Councilman Barron:

My name is Kenneth Crandell and I live at 167 Monroe Street, Brooklyn, NY 11216. I am a store manager at the Rent-a-Center at 9718 Church Avenue, Brooklyn, NY 11212. I have five coworkers who work and live in your district. I am writing you about the rent to own resolution that is being considered by the Consumer Affairs and Civil Rights committees.

I was born and have lived in Brooklyn all my life. I am a married father of three. After graduating, there weren't many companies willing to take a chance on a young black kid. I started from the bottom and moved my way up. I hire and train my workers from the community. Some of them used to be my customers. I have a passion to improve people's lives and I see the difference in their smiles every day. They are my customers as well as my neighbors and friends. The sign may say Rent-A-Center, but this is their store. They will tell you that. I have helped customers who were down and out, not because the company told me to, but it is the right thing to do. I have donated products to struggling families because I know their struggles. I have been there. I have worked for Rent-A-Center for 6 years and in that time I have seen and experienced Rent-A-Center's commitment to the community.

For this reasons, I beg you to urge your colleagues on the Civil Rights and Consumer Affairs Committees to vote against the proposed resolution.

Thank you for your time and consideration in this matter.

Sincerely,

Kenneth Crandell

Dear Council Member Reyna:

My name is Christian Curiel and I live at 344 Decatur Street, Brooklyn, NY 11233. I am a store manager at the Rent-a-Center at 118 Graham Avenue, Brooklyn, NY 11206. I have five coworkers who work and live in your district. I am writing you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own store customers that is being considered by the Consumer Affairs and Civil Rights committees.

I was born and raised in Bedford-Stuyvesant. When I first started working for Rent-A-Center, I was a young Dominican kid looking for work to support my family. I had been laid off as a store manager of a Vitamin Shop in Manhattan after a violent robbery attack that left me with a three- inch scar on my head. I was down on my luck when RAC gave me a chance. In July 2003 I started working at entry level and by January 2005 I was managing my own store on Fulton Street. I have helped victims of fire get their lives together by donating merchandise. It is not always about money, but it is gratifying when I hear of the difference I have made in a customer's life. I have worked for Rent-A-Center for 5 years and in that time I have seen and experienced Rent-A-Center's commitment to the community. Last year alone RAC spent \$25,000 to sponsor The MLK Brooklyn summer concert at Wingate Park; June 13th, 2008 RAC managers and US Congressman Ed Townes handed out 1000 free tickets to the Brooklyn Cyclone games in Brooklyn; gave out Thanksgiving dinners to disadvantaged Brooklyn families at Brooklyn Borough Hall hosted by Marty Markowitz; raised money for Special Olympics, Big Brothers Big Sisters and contributed to Camp Brooklyn during our Random Acts of Caring on June 13, 2008.

For this reasons, I beg you to urge your colleagues on the Civil Rights and Consumer Affairs Committees to vote against the proposed resolution.

Thank you for your time and consideration in this matter.

Sincerely,

Chris Curiel

Dear Council Member Comrie:

My name is Rafael Davila. I am a store Manager for Rent-A-Center in Brooklyn. I am writing to you about the proposed New York City Council resolution to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees.

I started to work for Rent-A-Center on August 31, 1996; during all these years I have seen and experienced Rent-A-Center's commitment to the community.

The store under my supervision is active member in the community. I have had the opportunity to be involved with my community by giving back to those that need my help and my support. Last year I had the opportunity to work with the Boys and Girls Club of America by donating my time and furnishing a room with furniture, TV's and games for them to enjoy their time while they are there. It was a great pleasure to see how the kids were looking at me so thankful for the things we give them.

I know Rent-A-Center provides valuables and services to the community. Thank you for taking the time to ask your colleagues on the Civil Rights and Consumer Affairs committees to vote no on the resolution.

Sincerely

Rafael Davila

Dear Council Member,

My name is Joe DeJesus and I live in Kingsbridge Heights, Bronx, N.Y. I work at the Rent A Center at 519 W.181st street, Washington Heights, N.Y. and am writing to you about the proposed New York City Council resolution about rent to own store customers.

I have been employed by RAC for about 15 years. I started my relationship with RAC as a customer. After buying out multiple accounts, I was asked to join the team by the Store Manager at that location. Over the course of the years, I have had the privilege of working & managing over 10 locations in multiple States for RAC.

Winter Coat drives, homeless shelter food drives and even furnishing a Women's Victim Services shelter are just a few of the things I have had the honor of taking part of while employed with RAC. It is without a doubt in my mind that I say "RAC is a helping hand in any community". So many families from different backgrounds, ethnicities and communities have used our services and continue to do so. I myself remember not having anyone to help me or turn to and having RAC give me what I needed just to have the simple comforts of life. So many situations have manifested which have allowed me to remain proud of saying RAC is a large and valuable part of any community.

Thank you in advance for the attention given to my letter. I ask that you and your colleagues vote against the proposed solution. RAC is and will remain to be an important part of this and all communities we are located in and around.

Sincerely,

Joe DeJesus

Dear Council Member Comrie:

My name is Christina Diaz. I am an Assistant manager for Rent-A-Center in Corona, Queens. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees .

I started to work for Rent-A-Center six months ago, during this time I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it gives me the opportunity to have a job today. For instance, I started working six months ago as an Account Manager and I just got promoted to an Assistant Manager.

I believe that Rent-A-Center provides valuable services to the community. Please ask the council members on the Civil Rights and Consumer Affairs committees to vote against the resolution.

Thank you.

Sincerely

Christina Diaz

Dear Council Member Vann:

My name is Laquana Downing and I live at 614 East 93rd Street, Brooklyn, NY 11236. I am a store manager at the Rent-a-Center at 1205 Fulton Street, Brooklyn, NY 11216. I have five coworkers who work and live in your district. I am writing you about the proposed New York City Council to increase consumer protections for rent to own store customers that is being considered by the Consumer Affairs and Civil Rights committees.

I was born, raised and went to school in Brooklyn before going to St. John's. My family and friends live in Brooklyn. I have participated in the Aids Walk, Cancer, etc. My customers will tell you, I listen and care. Some of them are parents of friends I went to school with. I have donated products or toys to struggling families during the holidays. I live in the community and give back to the community that raised me. I have delivered refrigerators to customers without any money exchanging hands because their refrigerator went out, but they do not get paid for a week or two. I take their word to come back and pay me when they get paid. Some don't. However, this is the risk I take. I have testimonials from customers I have helped. This fills me with joy and meaning. I have worked for Rent-A-Center for more than 5 years and in that time I have seen and experienced Rent-A-Center's commitment to the community.

Last year alone RAC spent \$25,000 to sponsor The MLK Brooklyn summer concert at Wingate Park; June 13th, 2008 RAC managers and US Congressman Ed Townes handed out 1000 free tickets to the Brooklyn Cyclone games in Brooklyn; gave out Thanksgiving dinners to disadvantaged Brooklyn families at Brooklyn Borough Hall hosted by Marty Markowitz; raised money for Special Olympics, Big Brothers Big Sisters and contributed to Camp Brooklyn during Our Random Acts of Caring on June 13th, 2008.

For this reasons, I thank you for asking the council members on to vote against the proposed resolution.

Thank you for your time.

Sincerely,

Laquana V. Downing

Dear Council Member Comrie:

My name is Anibal Figueroa. I am a customer account representative for Rent-A-Center in Corona, Queens. I am writing to you about the proposed New York City Council resolution about rent to own customers.

I started to work for Rent-A-Center over 5 months ago. During this time I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls Club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I know Rent-A-Center helps our customers and provides good service and products. Please vote against the resolution and ask the other council members to vote no too.

Thank you for your help.

Sincerely

Anibal Figueroa

Dear Council Member Koppell:

My name is Juan N. Filpo and I live at 3172 Rochambeau Ave. in the Bronx. I work at the Rent-A-Center located at 750-752 St. Nicholas Ave. in Harlem. I have been working for Rent-A-Center for 3 years so far and I had a great experience with them on helping out the community throughout the years that I have worked.

I have witness two events that we had helped in our community which were "The Boys and Girls Club" and the "Shabazz Center". The first one that I helped out was the Boys and Girl Club, which RAC helped furnished the play room for the kids that attended that facility. We donated a big screen TV with a game system, sofas, and four computers.

The second organization that we helped around our community was the Shabazz Center. We donated the use of a TV and a DVD recorder so the people that attended that meeting or event could witness the first speech of our 44th president of the United States Barack Obama.

I give thanks to the council members for the chance to express myself in how RAC helped and participated in the activities that took place for these organizations in our community. I ask the council members to urge their colleagues on the civil rights and consumer affairs committees to vote against resolution.

Sincerely,

Juan Filpo

Dear Council Member Palma:

My name is Oke Gogoh. I am an I/O Manager for Rent-A-Center in one of the many stores in the Bronx, located at 1312 Castle Hill Ave. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees

I have worked for Rent-A-Center for 3yrs., during all these years I have experienced and enjoy Rent-A-Center's commitment to the community so much so that I recently returned to the company after a short hiatus.

I am honored to be a part of this company. The services that this company provides to the community are immense and are appreciated. I believe that Rent-A-Center provides valuable services to the community. Thank you for asking the other council members to vote against the proposed resolution.

Again, I thank you for your time and consideration in this matter.

Sincerely

Oke Gogoh

Dear Council Member Mealy:

My name is Deborah Greenidge and I live at 207 East 91st street, Brooklyn, NY 11213. I am a store manager at the Rent-a-Center at 263 Utica Avenue, Brooklyn, NY 11213. I have four coworkers who work and live in your district. I am writing you about the proposed New York City Council resolution to increase consumer protections for rent to own store customers that is being considered by the Consumer Affairs and Civil Rights committees.

I am active member of the community. I have been an Auxiliary Police Officer for 10 years and a certified defensive driving instructor. I have provided free lessons to community members who could not afford paying me. I have toy drives and donated merchandise to help out a struggling family. As a single mother, I understand their struggles first hand. In my store, I put people first. I have worked for Rent-A-Center for 5 years and in that time I have seen and experienced Rent-A-Center's commitment to the community. Last year alone RAC spent \$25,000 to sponsor The MLK Brooklyn summer concert at Wingate Park; June 13, 2008 RAC managers and US Congressman Ed Townes handed out 1,000 free tickets to the Brooklyn Cyclone games in Brooklyn; gave out Thanksgiving dinners to disadvantaged Brooklyn families at Brooklyn Borough Hall hosted by Marty Markowitz; raised money for Special Olympics, Big Brothers Big Sisters and contributed to Camp Brooklyn during Our Random Acts of Caring on June 13, 2008.

For this reasons, I beg you to urge your colleagues on the Civil Rights and Consumer Affairs Committees to vote against the resolution.

Thank you for your time and consideration in this matter.

Sincerely,

Deborah Greenidge

Dear Council Member Comrie:

My name is Gregory Giuliani. I am an assistant manager for Rent-A-Center in Woodhaven, Queens. I am writing to you about the proposed New York City Council resolution about rent to own customers.

I started to work for Rent-A-Center four years ago; during all these times I have seen and experienced Rent-A-Center's commitment to the community.

The store I'm in is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I believe that Rent-A-Center provides valuable services to the community. Your support is so important and it would be so helpful if you asked your colleagues to vote against the resolution.

Thank you for your time and consideration in this matter

Sincerely

Gregory Giuliani

FROM :

FAX NO. :

Jan. 06 2009 03:32AM P1

Before I started working for RAC I WAS OVERTWORK AND UNDERPAID.
I have been in RAC for over 8 months AND IT HAS BEEN GREAT. I
NEVER DONE SALES BEFORE AND I CAN SAID TO MY SELF I'M GOOD AT IT.
I GET SONDA'S ~~ST~~ AND I DON'T NEED TO WORRY ABOUT LOSING MY JOB.
I JUST KEEP DOING WHAT NEEDS TO GET DONE AND GET BETTER AT IT BY
USING THE TOOLS GIVING TO ME. BEST OF ALL there are many opportunities
TO GROW WITHIN THE COMPANY if you SET YOUR MIND TO IT.

John H.

1981 Richmond Hill, 1

01-19-09

To whom it may concern,

Since I have worked in Rent-a-Center, it has had a direct impact on my life. I am able to pay my rent and do more than just survive. It has improved my life as in growth of myself and in the company. I now have management experience where I can utilize new skills. Within my time in this company I have witnessed the improvement of my customers lives. Such as laptops for children in school or bunk beds for children to sleep on. In some cases customers entire apartments or house are filled with rent to own merchandise. Such as t.v.s, bedroom sets, dinettes, wall units, fire places, refrigerators and so on. This being said Rent-a-Center has done nothing but good for the community and I appreciate it and what it has done for my life. Thank you for your time.

Sincerely,

Renee R. Hazzard

Dear Council Member Gioia:

My name is Ben Harris. I am a store Manager for Rent-A-Center in Astoria, Queens. I am writing to you about the proposed New York City Council resolution to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center two years ago, during these two years I have seen and experienced Rent-A-Center's commitment to the community. We provide good value and service to our customers and we take pride in our work.

The store under my supervision is an active member in the community. I have had the opportunity to be involved with giving back to our community by working and donating to the Boys and Girls Club. It was a great pleasure to see how the kids were looking at me so thankful when we were furnishing one of their rooms.

I thank you for your consideration. I believe that Rent-A-Center provides valuable services to the community. I respectfully ask you to please have your council members vote against the proposed resolution.

Thank you for your help.

Sincerely

Ben Harris

Dear Council Member Reyna:

My name is Lonnie James and I live at 1078 Bedford Avenue, Brooklyn, NY 11216. I am a store manager at the Rent-a-Center at 1295 Broadway, Brooklyn, NY 11221. I have four coworkers who work and live in your district. I am writing you about the proposed New York City Council resolution to increase consumer protections for rent to own store customers that is being considered by the Consumer Affairs and Civil Rights committees.

I was born, raised and lived in Brooklyn all my life. After graduating from school I was looking for a job, but Rent-A-Center gave me a career. The customers' whose life I touch every day are my neighbors, friends and family. They live in my neighborhood. They will be the first to tell you that this is their store. They are my customers. I listen to their needs, their pain and joy. It fills me with satisfaction when I help a customer who had nobody else to turn to in a moment of crisis. I have worked for Rent-A-Center for 7 years and in that time I have seen and experienced Rent-A-Center's commitment to the community.

Last year alone RAC spent \$25,000 to sponsor The MLK Brooklyn summer concert at Wingate Park; June 13th, 2008 RAC managers and US Congressman Ed Townes handed out 1000 free tickets to the Brooklyn Cyclone games in Brooklyn; gave out Thanksgiving dinners to disadvantaged Brooklyn families at Brooklyn Borough Hall hosted by Marty Markowitz; raised money for Special Olympics, Big Brothers Big Sisters and contributed to Camp Brooklyn during Our Random Acts of Caring on June 13, 2008. I have donated laptop computers to Rev. Dr. Linda Hunt of The Charles Christian Academy Church, Deborah Bowman who is a Bushwick Community Affairs Person.

For this reasons, I beg you to urge your colleagues on the Civil Rights and Consumer Affairs Committees to vote against the proposed resolution.

Thank you for your time and consideration in this matter.

Sincerely,

Lonnie James

Dear Council Member Comrie:

My name is Jean Jasmin and I live at 120-14 179th street in Jamaica, NY. I work at the Rent-a-Center at 1027 beach 20th street in Far Rockaway, NY. I am writing you about the proposed New York City Council resolution calling upon the state of legislature to increase consumer protection for rent to own store customers that is being considered by the Consumer Affairs and Civil Rights committees.

I have worked for Rent-a-Center for over ten years and in that time I have seen and experienced Rent-a-Center's commitment to the community by providing families with name brands furniture and appliances, especially for those with bad credit and low income.

I would like to thank the Council Members and hope they recognize Rent-a-Center's commitment to the community. Please ask the council members to urge their colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Thank you for your time.

Sincerely,

Jean Jasmin
120-14 179th Street
Jamaica, NY 11434

FROM :

FAX NO. :

Jan. 06 2009 03:32AM P3

01-19-09.

To whom it may concern:

My name is William Johnson,
from store 1931, Richmond Hill N.Y.

I will explain all of the
positive things that Rent-A-Center
has done for my life.

This job has made me stronger
as far as Customer service skills,
computer skills and driving skills.
Since working here I have been better
at working with tools as well.

I am very glad I have chosen
this employer as my career.

Dear Council Member Dickens:

My name is JARIAN JORDAN and I live at 65 Lenox Ave and I'm writing in regards to the proposed NEWYORK CITY COUNCIL is to increase consumer protection for rent to own stores customers are being considered by the Consumer Affairs and Civil Rights Committees.

I have worked for the company of RENT-A-CENTER for eight years and in that time I have seen and experienced RENT-A-CENTER's commitment to the community. Through RENT-A-CENTER I was able to contribute along with the Harlem Chambers of Commerce to Harlem week. We donated scholarships to six college students showing commitment to the community.

I, Jarian Jordan, am a productive member of the community I work for and live in. I ask you and your colleagues to please to vote against to resolution.

Thank you for your help in this matter.

Jarian Jordan

DEAR COUNCIL MEMBER WHITE:

MY NAME IS RALPH S. KELLEY AND I AM A STORE MANAGER OF RENT-A-CENTER STORE #01911 IN QUEENS VILLAGE, NY AND I ALSO LIVE IN THE SAME BOURGH OF QUEENS COUNTY AT 101-05 97TH AVE OZONE PARK NY. I AM WRITING YOU THIS LETTER ABOUT THE PROPOSED NEW YORK CITY COUNCIL RESOLUTION TO INCREASE CONSUMER PROTECTIONS FOR RENT TO OWN CUSTOMERS THAT IS BEING CONSIDERED BY THE CONSUMER AFFAIRS AND CIVIL RIGHTS COMMITTEES.

I HAVE WORKED FOR RENT-A-CENTER FOR ABOUT TEN YEARS AND IN MY EXPERIENCE WITH THIS WONDERFUL COMPANY RENT-A-CENTER AS SHOWN A GREAT DEAL OF COMMITMENT TO THE COMMUNITY AND ALSO SURROUNDING COMMUNITIES. WE HAVE BEEN SHOWN HIGH LEVELS OF GRADATUDE AND APPRIETIATION FOR EXAMPLE WE DONATE FREE RENTALS TO NONPROFIT ORGANAZATIONS LOOKING TO BORROW A PRODUCT TO HELP BETTER THIER COMMUNITY AS WELL AS CHURCHES AND CITY COUNCIL FUNCTIONS FOR ANY REASON. ALSO, I VOLENTEER IN MY COMMUNITY, WE DO TOYS FOR TOTS AROUND THE HOLIDAY SEASON AND I ALSO AM A VOLENTEER FIRE FIGHTER IN MY COMMUNITY. WE AS EMPLOYEES AND AS A COMPANY HELP OUR COMMUNITY A GREAT DEAL.

I WOULD LIKE TO PERSONALY THANK THE CITY COUNCIL AND ALL THE MEMBERS FOR ALL THE GREAT THINGS THEY HAVE DONE FOR ALL THE COMMUNITIES BOROURGH TO BOROURGH AND URGE THE COMMITTEE TO VOTE AGAINST THE CIVIL RIGHTS AND CONSUMER AFFAIRS COMMITTEES' PROPOSED RESOLUTION.

SINCERELY,

RALPH KELLEY
STORE MANAGER

Dear Council Member Comrie:

My name is Robert Lashley. I am a customer account representative for Rent-A-Center in Woodhaven, Queens. I am writing to you about the proposed New York City Council resolution to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center over seven months ago; during these times I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I thank you for your consideration. I believe that Rent-A-Center has excellent products and is fair to our customers. I respectfully ask you to vote against the resolution and to please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Again, I thank you for your help in this matter.

Sincerely

Robert Lashley

1/19/09 How Rent-A-Center Changed My Life

My name is Lem and I work in store 1931. Rent-A-Center changed my life for the better in many ways, but to sum it up our customer service and top of the line merchandise makes a difference in people's lives and I'm part of that... gives me a great deal/sense of pride to know I'm part of the process. Plus we help the economy; striving even through a recession. We keep monies in the community... I could go on, but I'll stop here.

Dear Council Member Comrie:

My name is Vivian Lewis. I am a store Manager for Rent-A-Center in Jamaica, Queens. I am writing to you about the proposed New York City Council resolution calling for consumer protections for rent to own customers.

I started to work for Rent-A-Center in 2000, during all these years I have seen and experienced Rent-A-Center's commitment to the community.

The store under my supervision is an active member in the community. I have had the opportunity of helping people find jobs in the community and they were very grateful. For example, a customer of name Mr. Jermaine Campbell had problems paying his bills on time because he had lost his job. I introduced him to a restaurant owner and now he is the head chef. He is very happy and the so is the owner.

I know that Rent-A-Center offers quality products and excellent service to our customers. I respectfully ask you to please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Thank you

Sincerely,

Vivian Lewis

Dear Council Member Comrie:

My name is Pete Lopez. I am a District Manager for Rent-A-Center for the stores in Manhattan and also two stores in the Bronx. I am writing to you about the proposed New York City Council resolution about rent to own customers.

I started to work for Rent-A-Center in 1990, during all these years I have seen and experienced Rent-A-Center's commitment to the community. The stores under my supervision are active members of the Greater Harlem Chamber of Commerce and The Washington Heights' Chamber of Commerce.

I feel very proud of our commitment and co-sponsorship with the Greater Harlem Chamber of Commerce to events such as: A Great Day in Harlem's Family Unity Day and Harlem Week's National Historic Black College Fair and Expo where we presented six scholarships to college students from Harlem. Our co-workers donated their time to partake in the events.

I am proud too of some of the unexpected, to the recipients, Random Acts of Caring initiative Rent-A-Center has done. For example: I shared the tears of joy of the many nurses at Harlem Hospital when their three nurses' lounges were completely furnished by our company. Our employees participated in the 'rooms make-over': 'moving out the old, replacing it with the new'. We had four co-workers stayed until 10pm that night to ensure all the items were properly set up and working!

Just last month in December, and in time for the Holidays, our Random Acts of Caring initiative pleasantly surprised an ARC group home in The Bronx that houses and cares fulltime for the well being of mentally challenge individuals. Our donations included furniture and electronics. Not only did we furnish their two homes in The Bronx, but we also spent some quality time with these folks. Their personal stories moved some of our co-workers to tears and made all of us reflect on the importance of helping the less fortunate. It bears notice to express how thankful they were of our "unexpected timely donations" in what they anticipate may be "a time tough time to secure funding" due to the uncertainty of New York State budget cuts proposals in these tough economic times facing our city and our great nation.

We have also worked with other local community organizations donating items and/ or equipment needed for a particular event on a per needed basis; as for example The Boys and Girls Club of Harlem.

I respectfully ask you to please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Again, I thank you for your time and consideration in this matter.

Sincerely

Pete Lopez

Dear Council Member Comrie:

My name is Arnold Lopez. I am an assistant manager for Rent-A-Center in Jamaica Queens. I am writing to you about the proposed New York City Council resolution about rent to own customers that is being considered by the Consumers Affairs and Civil Right committees.

I started to work for Rent-A-Center four years ago; during these times I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls Club, sponsoring the Special Olympics and by allowing individual customers to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I thank you for your consideration. I believe that Rent-A-Center provides valuable services to the community. I respectfully ask you to please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Again, I thank you for your time and consideration in this matter.

Sincerely

Arnold Lopez

Dear Council Member Oddo:

My name is Arthur Mantzioros and I live at 41 Churchill Ave., Staten Island, NY 10309. I am the district manager for the 3 Rent A Center locations on Staten Island and 4 locations in Brooklyn. My office is located at 1230 Castleton Ave Staten Island NY and I am writing you about the proposed New York City Council resolution about rent to own store customers that is being considered by the Consumer Affairs and Civil Rights committees.

I have worked for Rent A Center since 2003 and during this time I have seen and experienced RAC's commitment to the community. We are part of the Brooklyn Chamber of Commerce, The New York State Rental Dealers Association and have been involved with the Down Town Staten Island Committee and have donated rentals to this organization during their fund raiser event at the Staten Island Catering Hall located on Forest Ave to help better our local community. I have personally been involved in the furnishing of our local fire stations and the donation to the NYFD and I have also been involved with the Brooklyn Cyclones and the donation of tickets to our local residents to several games located in Coney Island in Brooklyn New York. As of recently, we have even been part of supplying TV's to some local schools for the viewing of the inauguration of our new president. Some of the things we do are done at the store level by our employees who usually reside right in the community we are located in such as the TV rental to the school and others through our Random Acts of Caring through our home office.

The most important factor is that we at RAC provide an opportunity to both our customers to obtain goods and services they might normally be able to through the typical retail transaction and a huge employment opportunity for me and the forty plus individuals I oversee in my district. I have been proud to work for the company because we change the lives of both our customers and employees in such a positive way by allowing them to obtain things they normally would not be able to with out Rent A Center.

I would like to thank you for taking the time to read my letter and I will ask you to please vote against the proposed resolution. Please ask your colleagues on the Civil Rights and Consumer Affairs Committees to do the same because with out Rent A Center, me and the 40 individuals with families would be unemployed and my 1500 customers may not be able to obtain simple goods and services such as a fridge, stove, living room or even a computer for their home.

Thank you for your time and consideration on this matter.

Arthur Mantzioros
District Manager, D0286
1230 Castleton Ave
Staten Island, NY 10310

Dear Council Member Gioia:

My name is Nakia-Ali Mohamed. I am an Assistant manager for Rent-A-Center in Astoria, Queens. I am writing to you about the proposed New York City Council resolution concerning rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center two years ago, during this time I have seen and experienced Rent-A-Center's commitment to the community.

The store is active member in the community. As a member of the community I have had seen how Rent-A-Center makes the difference in our customers lives by giving them the opportunity to take ownership of merchandise they may not have been able to purchase otherwise.

Thank your for asking your colleagues to vote no on this resolution and thank you for your time and consideration in this matter.

Sincerely

Nakia-Ali Mohamed

Dear Council Member Comrie:

My name is Terrence Mosley. I am an assistant manager for Rent-A-Center in Jamaica, Queens. I am writing to you about the proposed New York City Council resolution about increasing consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center four years ago; during this times I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls Club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I thank you for your consideration. I believe that Rent-A-Center provides valuables services to the community. I respectfully ask you to please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Again, I thank you for your time and consideration in this matter.

Sincerely

Terrence Mosley

Dear Council Member Comrie:

My name is Johann Munoz. I am an assistant manager for Rent-A-Center in Richmond Hill, Queens. I am writing to you about the proposed New York City Council resolution about rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center a year ago, during this year I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it keeps money in the community. Before I started working for Rent-A-Center I was overworked and underpaid for the type of job I was performing. Rent-A-Center gives you the opportunity to move further and grow within the company if you put yourself into it.

I thank you for your consideration. Rent-A-Center provides good jobs and good products to the community. We work hard to provide good customer service. Please vote against the resolution.

Sincerely,

Johann Munoz

Dear Council Member Comrie:

My name is Israel Perez. I am a customer account representative for Rent-A-Center in Woodhaven, Queens. I am writing to you about the proposed New York City Council resolution about rent to own customers.

I started to work for Rent-A-Center over seven months ago; during these times I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

Rent-A-Center provides good value to our customers. We are very fair. I ask you to vote against the resolution and have the other committee members do the same.

Thank you for your time.

Sincerely

Israel Perez

1/19/09 How Rent-A-Center Changed My Life

My name is Lem and I work in store 1931. Rent-A-Center changed my life for the better in many ways, but to sum it up our customer service and top of the line merchandise makes a difference in people's lives and I'm part of that... gives me a great deal/sense of pride to know I'm part of the process. Plus we help the economy; striving even through a recession. We keep monies in the community... I could go on, but I'll stop here.

Dear Council Member Comrie:

My name is Jason Pimentel. I am a store Manager for Rent-A-Center in Woodhaven, Queens. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center two years ago, during all these years I have seen and experienced Rent-A-Center's commitment to the community.

The store under my supervision is an active member in the community. I have had the opportunity to be involved with my community by giving back to those that need my help and my support. Last year, I had the opportunity to work with the Boys and Girls club and donating my time by helping setting up the furniture and other things that company gladly donated to kids. I also have the opportunity to work with my community in offering new opportunity of jobs in the company. Last week, I helped three new people to be part of my company Rent-A-center and they are already working today. I feel good to help my community in these difficult times.

I know first hand that Rent-A-Center helps people in the community and has always been a fair business. Would you vote against the resolution and please ask the other council members on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution?

Thank you for your time and consideration in this matter.

Sincerely,

Jason Pimentel

Dear Council Member Rivera:

My name is Hector Pola and I am a store manager for Rent-a-Center in Spanish Harlem, Manhattan. I live at 100 East 198th St. in the Bronx. I am writing to you about the proposed New York City council resolution calling upon the state legislature to increase consumer's protections for rent to own customer that is being considered by the Consumer Affairs and Civil Right committees.

I started working for rent a center in 1997 as a Delivery Driver Specialist. I'm thankful to the Rent-a-Center management team that has allowed me the opportunity to grow professionally. I am currently a store manager in Manhattan NY. I have been managing this location since we opened in 2001. I am honored to have being able to work with many employees right from the community we serve and to have been able to provide excellent service to our customers, helping them with small donations in times of need.

I have been involved in many positive things for our community ranging from the Boys and Girls Club of Harlem, the Harlem Chamber of Commerce and I have attended local Community Board meetings. I make it my goal to continue to provide service to our friends in the community and to help our neighbors in distress.

I have faith in Rent-a-Center's core value mission statement and I try to live by them. I ask you to please urge your colleagues on the Civil Rights and Consumer Affairs committee to vote against the resolution.

I thank you for your time and consideration.

Sincerely,

Hector Pola

Dear Council Member Koppell:

My name is Daniel Reichenberg and I am a resident of the Bronx at 340 E. Mosholu Pkwy. So. I work at 2430 Davidson Ave. I am taking this opportunity to write you in order to make you aware of how Rent A Center impacts my life and the community in which I live.

I have worked for RAC for over 6 years and in that time I have seen the tremendous positive impact my employer has had on me and my coworkers as well as our community. RAC has offered employment opportunities to many of us which we would not find elsewhere. Most of our employees have families and many have left behind a life of financial assistance. Many of our customers as well, from the recently homeless to foster parents, are also recipients of public aid. For these customers and many others RAC is a valuable and sometimes only option.

I would like to thank you for your time and ask that you take into consideration our stories when considering your vote regarding the proposed resolution regarding RAC. In addition, I would like to urge you to share our stories with your colleagues on the Civil Rights and Consumer Affairs committees.

Again, thank you for your valuable time and consideration in this matter.

Sincerely,

Daniel J Reichenberg

340 E Mosholu Pkwy. So.
Bronx, NY 10458

Dear Council Member Comrie:

My name is Sonia Robles. I am a customer account representative for Rent-A-Center in Woodhaven, Queens. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees Rent-A-Center's commitment to the community

I started to work for Rent-A-Center over three months ago; during these times I have seen and experienced Rent-A-Center's commitment to the community.

The store is active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls Club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I thank you for your consideration. Rent-A-Center serves families, churches and neighborhood groups. Please ask your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Again, I thank you for your time and consideration in this matter.

Sincerely,

Sonia Robles

Dear Council Member de Blasio:

My name is Carmen Rodriguez and I live at 221 Thomas Boyland Street, Brooklyn, NY 11233. I am a store manager at the Rent-a-Center at 550 5th Avenue, Brooklyn, NY 11215. I have five coworkers who work and live in your district. I am writing you about the proposed New York City Council resolution about rent to own store customers that is being considered by the Consumer Affairs and Civil Rights committees.

I am a single mother of two and I see daily the difference we are making in people's lives. Some of my customers stop by the store to just thank my Team for showing care, concern and helping them when nobody else could. I have delivered merchandise to new customers who had an urgent need for a refrigerator, but without a penny in their name. All these with just a hand-shake commitment to pay me when they get paid. I'd like to welcome you to my store and to show you the risks I take and the difference I make in my customers' lives. I have worked for Rent-A-Center for 4 years and in that time I have seen and experienced Rent-A-Center's commitment to the community. Last year alone RAC spent \$25,000 to sponsor The MLK Brooklyn summer concert at Wingate Park; June 13th, 2008 RAC managers and US Congressman Ed Townes handed out 1000 free tickets to the Brooklyn Cyclone games in Brooklyn; gave out Thanksgiving dinners to disadvantaged Brooklyn families at Brooklyn Borough Hall hosted by Marty Markowitz; raised money for Special Olympics, Big Brothers Big Sisters and contributed to Camp Brooklyn during Our Random Acts of Caring on June 13th, 2008. I have also raised funds for the Girl Scouts Troop 2135.

This is why I ask you to have the other council members vote against the proposed resolution.

Thank you for your time and consideration in this matter.

Sincerely,

Carmen Rodriguez

Dear Council Member Comrie:

My name is Francisco Santana. I am a District Manager for Rent-A-Center for the stores in Queens and also one store in Brooklyn. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees.

I started to work for Rent-A-Center in 1999, during all these years I have seen and experienced Rent-A-Center's commitment to the community.

The stores under my supervision are active members in the community. I feel very proud of our commitment and co-sponsorship with the event such as: Boys & Girls clubs of America

I am proud too of some of my employees that participated in the 'room make-over'. We had four co-workers stay until everything was properly set up and working! We have also worked with other local community organizations donating items and/ or equipment needed for a particular event on a need basis.

Rent-A-Center is a good company and the people who work here are proud of the work we do. Your support is important. Please vote against the resolution.

Sincerely,

Francisco Santana

Dear Council Member Comrie:

My name is David Santiago. I am a customer account representative for Rent-A-Center in Corona, Queens. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center over one year ago; during this time I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

RENT-A-Center has always been fair to our customers. Please vote against the resolution and as the other committee members to do the same

Again, I thank you for your support.

Sincerely,

David Santiago

Dear Council Member Comrie:

My name is Lamont Singletary. I am a lead assistant manager for Rent-A-Center in Jamaica, Queens. I am writing to you about the proposed New York City Council resolution calling upon the State Legislature to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs and Civil Right committees and Rent-A-Center's commitment to the community

I started to work for Rent-A-Center five years ago; during these times I have seen and experienced Rent-A-Center's commitment to the community.

The store I work in is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I believe that Rent-A-Center provides valuable services to the community. Please vote against the resolution and ask your colleagues to do the same.

Thank you!

Sincerely,

Lamont Singletary

Dear Council Member Comrie:

My name is Wilmil Tavarez. I am a customer account representative for Rent-A-Center in Brooklyn. I am writing to you about the proposed New York City Council resolution to increase consumer protections for rent to own customers that is being considered by the Consumers Affairs committee.

I started to work for Rent-A-Center over 3 years; during this time I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls Club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I believe that Rent-A-Center provides valuable services to the community. Thank you for asking your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

Thank you for your help and time.

Sincerely,

Wilmil Tavarez

01-19-09

To whom it may concern,

since I have worked in Rent-a-Center, it has had a direct impact of my life. I am able to pay my rent eat and do more than just survive. It has improved my life as in growth of myself and in the company. I now have management experience where I can utilize new skills. Within my time in this company I have witnessed the improvement of my customers lives. Such as laptops for children in school or bunkbeds for children to sleep on. In some cases customers entire apartments or house are filled with rent to own merchandise. Such as t.v.s, bedroom sets, dinettes, wall units, fire places, refrigerators and so on. This being said Rent-a-Center has done nothing but good for the community and I appreciate it and what it has done for my life. Thank you for your time.

Sincerely,

Renny R. Williams

Dear Council Member Comrie:

My name is Edison R. Veras. I am a customer account representative for Rent-A-Center in Brooklyn. I am writing to you about the proposed New York City Council resolution about rent to own stores.

I started to work for Rent-A-Center 2000; during this time I have seen and experienced Rent-A-Center's commitment to the community.

The store is an active member in the community. I feel very proud of Rent-A-Center because it helps the community. I respect the company's approach in helping people in our community, by donating to the Boys and Girls Club, sponsoring the Special Olympics and by allowing individuals to make small down payments with no credit. Rent-A-Center doesn't only make it easy for customers to make it their own, but this company also makes it easy for employees to move up within the company.

I believe that Rent-A-Center provides valuable services to the community. Please urge your colleagues on the Civil Rights and Consumer Affairs committees to vote against the proposed resolution.

I thank you for your time and consideration in this matter.

Sincerely,

Edison R. Veras

My name is Isriel Watson store manager for store 1931. I worked for Rent A Center for five years. I think RAC is a great company. Since I've worked here all I've seen is people's lives improve because of RAC. Rent A Center has been around for customers through rough times. No checking credit giving free deliveries customers love it. For me myself I enjoy working for a company that is strong, with great opportunity. I went from an account manager, to a asst manager, to a store manager and it feels great. RAC has helped me and my family and I feel good working for a company like this.

Dear Council Member Comrie:

My name is Brian Wiggins and I reside at 906 New Street in Uniondale, Long Island. I'm currently employed for Rent A Center located at 346 Fulton Ave. in Hempstead, NY. I'm writing you about the proposed New York City Council resolution increase consumer with rent to own stores with the Consumer Affairs and Civil Rights committees.

I have been employed with Rent A Center for over 12 years and in that time I have witnessed and experienced RAC's commitment to our community. For example, my store has participated with the United States Navy located on 263 Mitchell Ave in East Meadow, Long Island and the Early Childhood Program located on 436 Front Street in Hempstead, Long Island. Rent A Center was able to loan them big screen televisions for the November 8, 2008 elections as well as the inauguration of President-elect Barack Obama. Rent A Center has also provided something to their employees and customers that basically no other corporation will provide and that is a "second chance". Our world and everyone in it is not perfect. It is only human nature that people make mistakes. Rent A Center looks to bypass this by providing our core values and commitment to excellence to our customers.

I would like to thank the Council Members and hope they recognize RAC's commitment to the community. Please vote against the resolution and ask the other members of the council to do the same.

Sincerely Yours,

Brian Wiggins

1133 Grassmere Terrace
Far Rockaway, NY 11691
January 19, 2009

To whom it may concern;

Rent-A-Center
Store #914

I confirm that I have dealt with Rent-A-Center since 1998, during which time they have provided my family and I with excellent service, quality furniture, and electronics. Their work has been a major factor in our community, helping families to become more updated with technology while for family member. It has made it affordable for the community to purchase furniture and electronics, especially for those with bad credit and a low income.

At all times I have found Rent-A-Center to be dependable, reliable, honest, and courteous.

I'm happy to provide further information if required. I can confidently recommend Rent-A-Center as a solid and reliable supplier, and experts in their field.

Yours faithfully,



Jacqueline Freeman
Teacher

1-17-2009

Yo Virginia Pacheco

Esto muy agradecida de Rentanceste
Porque todo lo ~~de~~ mi casa es de la tierra
y mi casa esta muy Bonita gracias a
Rentanceste y paso segun yo puedo.

Gracias
Virginia Pacheco

RAC helped us with the
option of making payments,
when we needed ~~at~~ the merchandise
right away. I have been a customer
for more than 15 yrs.

Thank you

Theresa Becho

I've been a loyal customer. Since
the doors first open to a Rent-A-Center
that was located on Myrtle Ave
(Ridgewood Queens). With no other
exception to just say these guys have
taken care of me. From day one.
Could've have it no other way.

Signed
Loyal Customer
Angel Torres

1/17/09

I feel that Rent Center have been good
to me and my family because provided
① Excellence Service.

Nella Blair

1/17/09

they made my life easier
in make me my payment. and finance
is easier for me I could budget
my self without going crazy

William York

January 17, 2009

Dear RAC:

Thank you for your great customer service. RAC has changed my life cause its affordable and its a easier way to get the things I need.

I would definitely recommend RAC to all of my friends and family.

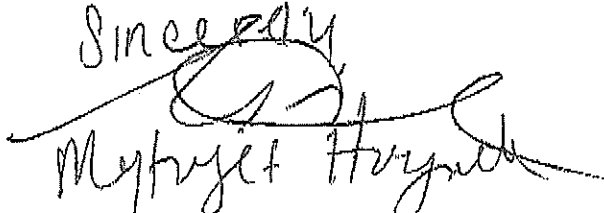
Once again, Thank you!

Sincerely

Minerva Bernard

TO WHOM IT MAY CONCERN:

Rent-A-Center has helped me live a more convenient lifestyle with a payment plan when I didn't have the money upfront to purchase a set for my home. They work with my availability in any circumstance I'm in. They are friendly and very respectful. When I walk into my RAC, I feel like I'm home because we feel like family.

Sincerely,

Mytriset Haynes

To whom it may concern

I have been a valued customer
of Rent a Center for the
past few years. Because of
Rent a Center I have had the
luxury of having a better quality
of life using their merchandise
and paying on a weekly basis.
I truly value their commitment
to me and everything they have
done for me

Sincerely yours

Cipriano

To whom it may concern:

I've been a customer with
beat-A-Center since 2006 with
several accounts.

beat-A-Center has provided
me with great customer service
and I really am happy with my
Living Room, Bed Room and Flat
Screen T.V.

Sincerely,
Anita Gomez

Dear Home OFFICE.

I would like to thank all the staff at
Penta Center for making my life so much
easier, when me and my wife moved into
our new place in Ridgewood. They are very good
at what they do and very helpful.

Thanks.

Carlos Becerra



1/17/09.

To whom it May Concern.

I Maribel Solis have been
Purchasing Merchandise from Kent A Center
for over 10 years now, and through
Kent A Center I have been able to
have furniture + Appliances that
would have been impossible for me to
obtain being a single parent of
two children.

I would recommend Kent A Center to
any who lives on a limited income.

Thank you,
Maribel Solis

To Whom it may concern

I Caroline Stenhemmer,
is letting you know I got a
washer from rent center it
made my life easy because I
don't have to go to the laundromat
any more.

Caroline Stenhemmer

1-17-9

A quien pueda interesar:

yo, la señora Maya I. Loda
me siento muy satisfecha con
Rent. A Center pues puede obtener
una televisión con pago fáciles
lo cual en otro lado no puede
obtener y saber que la estoy pagando
para mí.

all
Maya I. Loda.

Daniel Sponte

rentacenter changed my life for having the things
I need ahead of time without worries of having
my house looking nice

Thank you

From Daniel Sponte

To: whom

Rent a center makes it easy for me
to afford the quality appearance I
need for my budget and they are Customer
friendly.

A handwritten signature in cursive script, appearing to read "R. Jones".

Rent a center makes it easier for me
to afford the quality appliances I need
for my budget and they are customer
friendly.

Jose L Torres

TO Whom it May Concern

I crystal ofro being a customer of
Renta Cente Do appreciate their business
and their Easy Payment Plans. It
has helped me enjoy certain Items
I might not have been able to buy
for cash. I would recommend any
of my friend to RentaCent

Sincerely
WJ

Hello to the staff
of the Rent-a-Center ~~at~~
located at 1295 Broadway
Brooklyn.

My name is Debra
Bourman and I live at
1230 8th Ave. 2D Brooklyn.
I have been an long time
customer for many years
I love their service and
the products. The staff are
friendly and polite. The center
also has been very quiet
even tho new neighbors that
I hang out

I also work in a
Community Garden on Broad-
way. I want to thank you for a
donation to help keep our
garden open and with out

a second thought they
 gave the donation title
 all in saying if we would
 like to have how I appreciate
 the best a center and staff
 the garden is located on the
 corner of Broadway and Linden

Thank you again

M. Subash Bawana

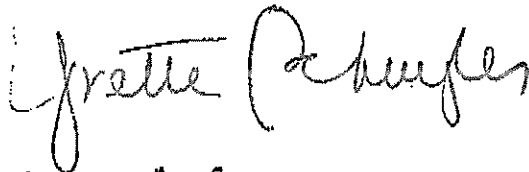
Happy New Year

*Rent-A-Center
1638 Bruckner Blvd
Bronx, NY 10473*

To Whom It May Concern:

*I would like to express my gratitude to Rent A Center on their
courtesy and respect that the employees have show me over the past
year. It is a pleasure doing business with this particular store and I
hope to continue to do so in the near future.*

Sincerely,



*Yvette Schuyler
610 Commonwealth Avenue
Bronx, NY 10473*

1/19/09

Yo Josue Perez Me senti bien
satisfecho con la gente de Rewtal
Custer. Me trataron bien y en el
futuro regresare para coger algo
mas.

Gracias

atw.
Josue

347-482-3001

Chris Medina
1-19-09

My experience with Rent a Center today was enlighting. Billy is an outstanding employee. He gave me all the information I needed and was very clear with it. I would recommend Rent a Center to anyone, and direct them to Billy.

1/19/2009

My experience with Rent-A-Center is beyond pleasant. Mr. Martinez and his staff have treated me like a member of the family. The professionalism, honesty and integrity of the entire store and its personnel located at Bruckner Blvd., I would highly recommend to consumers looking for quality goods at a reasonable price without hassles.

Additionally, if more stores were as well trained as Mr. Martinez and his staff in their knowledge and expertise in electronics and household goods, the consumer shopping experience would increase tenfold.

Sincerely,

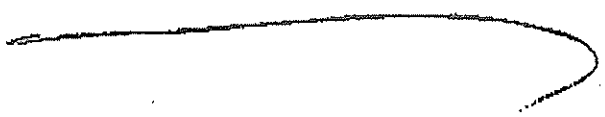
Tammy Belmore

Dear Home OFFICE.

I would like to thank all the staff at
Penta Center for making my life so much
easier, when me and my wife moved into
our new place in Ridgewood. They are very good
at what they do and very helpful.

Thanks.

Carlos Becerra



1.19.09.
To Whom this May Concern,

Rent-A-Center has ~~been~~ given
me outstanding service. I enjoy
being a local/^{local} customer with Rent-A-center
I encourage everyone to come down and
peek at the merchandise, which is top
Quality.

Jiffan Bishop,

1/19/09
N.Y

A quien pueda interesar esta

Nata es para decirle saber como es el
Servicio y la Amabilidad de los empleado
quiero decirle que esto muy complacido.
Tanto con el Servicio como la atención
recibida como cliente y pensara si
tiene algun comentario o pregunta por
favor sentirse libre de llamar al
347) 810-5001

atb
Margaret Conception

1-20-09

To whom it may Concern,

I have been a customer for four years at Rent-A-Center, and I'm truly elated with their service, prices and the special attention when I call or come in.

I feel happy when I walk through the door and my favorite line goes like this

Hi Family I am home!!!

Sincerely

Mrs. Barbara Wellington

Dear: Manager

Your staff is very helpful and being in your store was a very pleasant feeling. You guys make every customer feel like family. Especially for and old person like me that little extra attention really makes a person feel good.

John Robinson
THANK YOU,

Dear: Rent A Center Staff

You all were very helpful the other day. I know I'm not the easiest person to deal with but none of you lost your temper and thanks for that. You gained a customer for life I'm going to tell all my friends about you store.

Christine Dimones
THANK YOU,

To Whom it may concern,

This is to verify that RAC
is a Benefit to your Customers
When things are hard ~~to~~ to get
for a home at a one-time deal.

RAC is a pleasure to deal
with and convenient as well.
The crew is so courteous.

Thank you.
J. Diaz

To whom it may concern,

I Lorraine Santiago^a Customer of R.A.C. am writing this letter to state that your employees at RAC located at 936 Southern Blvd. Bx NY 10459. are very courteous and respectful.

R.A.C. helps people at a time of need. I am very much appreciated.

Sincerely
Lorraine Santiago

Dear: Rent A Center Staff,

I just wanted to thank you guys for all the help. I never thought I would be able to afford to give my son a laptop. But thanks to your kind staff I was able to and make payment's that I could afford. All your help is greatly appreciated.

Tamara Taylor
Thank You,

January 19, 2009

Dear Sir or Madam:

I am writing to inform you that I, My deej Garcia and my husband George Garcia are customers at Rent-A-Center for 6 years. We have known Sally for 5 years. She has conduct herself in a totally gentlemanly manner not only to us, but to her community. Sally is very pleasant and a wonderful person. Thank you

Sincerely yours,
Mr. Mrs. Garcia

1/19/09

To whom

It may concern my name
is Angela Scott. I've been
a customer at Renta Center
for over 7 years I reside
at 400 Brook Ave. Renta
Center is a wonderful store.
Over here at Third Ave.
in the Bronx Daily Herald
is a excellent manager all
the staff is polite, courteous.
Thank you Renta Center

Mrs Angela Scott

Dear: Rent A Center

I hope the people at your cooperate office know of the excellent job you guys are doing. Your store is always neat and the staff always very pleasant. Thanks for always being there when your service is needed. Your selection of furniture is just great. They should open a Rent A Center in every shopping plaza. That's if it will have a staff like yours.

Dimarcus Cuca ta
THANK YOU,

01-17-09

To whom it may concern:

I Jennifer Acosta have been with Rent A Center for over 2 years and always deal with Sally, she is one of the best workers that Rent A Center could of ever hired. She has the best personality, that is why I have stayed with Rent A Center so long; if it wasn't for Sally I would not of stayed with this company! She has the best communication there. She does her job to the fullest. She also makes sure that her customers are 100% satisfied. I will always be a customer as long as Sally is there!!!

Thanks,
Jennifer Acosta

Sandra Stucky
555 Caldwell Ave #D4
Bronx, New York 10455

Re: Sally Dirola

my name is Sandra Stucky and I
have been a customer at Rent A Center
located at 2758 Third Ave for four years.

Mrs Sally has been very courteous
and friendly. I have not encountered
any problems. all my merchandise
was delivered on time

Sandra Stucky

January 17th 2009

To whom it may concern

My name is Georgia Davis and am a customer of Rent-A Center on 146th 3rd Ave and i just wanted to express how i feel about the service

I recive at Rent a center everyone there are very polite and helpful. I have been very attentive with her customer she treats everyone with much love. I have been with Rent-A-Center about 3 years and wouldnt think of going anywhere to furniture ect. I will be continuing with them.

Respectfully yours

Georgia Davis

Dear: Store Manager

I was in your store a few weeks ago and I got a living room set. I just wanted to say how grateful I' am for all the help. I had been to so many furniture stores and no one would approve me based on the fact that I had no credit history. But your staff made it simple and easy for me to get the living room set I wanted. It's thanks to companies like you that give the little people a chance to make it.

Thank You,

Miriam Cisso

January 17, 2009

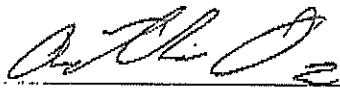
Dear Council Members,

I Anthony DIA whom resides at 5605 BARNS AV am very glad that Rent A Center is in my community which is located at 4036 White Plains Rd., Bronx, N.Y. 10466. Rent A Center have been of great help to me and my family with the service they provide to us espccially in these hard economic times.

The store manager Xiomara Colondres has been of great assistance to me, and we value her efforts, acts of kindness, and caring for her customers.

I have been a Rent A Center member since 11/29/07.

Sincerely yours,



1/17/09
Date

To the counsel members:

My name is Yolanda Brown,
I have been a client of your
store since March '07.

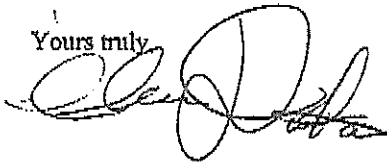
I have had the pleasure of
conducting business with Mrs. Leonora
Londres and have found the experience
to be most satisfying, cordial and
above all very professional.

Most satisfied customer

Yolanda Brown
655 E. 233rd #A-10
Bt. NY 10466

My name is Hene Ductan I live at 3744 Olinville Ave. Bronx, ny 10466. I have been with rent a center since march 31 2007 and I am happy with this company I cannot buy things for cash so I pay little by little and still own it. The store manager I dont know for to long but she's great and I see shes very helpful. If rent a center is closed how will I purchase the things I need? This store is great for our community we get to own things like everybody else.

Yours truly

A handwritten signature in black ink, appearing to read 'Hene Ductan', written over the printed text 'Yours truly'.

To Whom it may Concern;

My name is Dan K. Scott, I have been a customer at RAC for ³five years.

When I heard that there was a possibility that RAC might move, I was devastated.

The store location is great, the service I receive is the best, and treats me like royalty.

It would be of great importance if RAC and its workers stay in the location they are. RAC is an asset to the community and to me.

Thank you.

Dan K. Scott

PROGRESS NOTES

1/16/09

To whom it May Concern

Maryulys Martinez have been a customer of Rent A Center for the last 6 to 7 years. I am very satisfied with Rent A Center service including its staff. Sally H. Valdo has met all of my needs and done an outstanding job as a manager. If you have any questions feel free to contact me either at home or at work. Or via cell phone as well as e-mailing 718 838-1093 Job - Home 347-862-5257 347 213-1000 cell, e-mail MARYULYS MARTINEZ at yahoo.com

Thank You
Maryulys Martinez

P.S. MARYULYS MARTINEZ@YAHOO.COM.

Dear Council Member:

I have been a Rent a Center customer for some time and very pleased with their services and purpose to serve the community. In these rough times that we as hard working individuals, that still wants nice furniture in our homes we know that rent a center is here for us. My experience has been great and I hope to continue being part of this company as a renter.

LIANA TAGAN

Liana Tagan

Dear Council Member:

I have been a Rent a Center customer for some time and very pleased with their services and purpose to serve the community. In these rough times that we as hard working individuals, that still wants nice furniture in our homes we know that rent a center is here for us. My experience has been great and I hope to continue being part of this company as a renter.

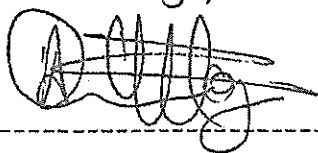
Elba Padron

Elba Padron

Dear Council Member:

I have been a Rent a Center customer for some time and very pleased with their services and purpose to serve the community. In these rough times that we as hard working individuals, that still wants nice furniture in our homes we know that rent a center is here for us. My experience has been great and I hope to continue being part of this company as a renter.

Aboagye Agyapong

A handwritten signature in black ink, appearing to be 'Aboagye Agyapong', written over a dashed horizontal line. The signature is stylized and somewhat illegible due to the cursive nature of the handwriting.

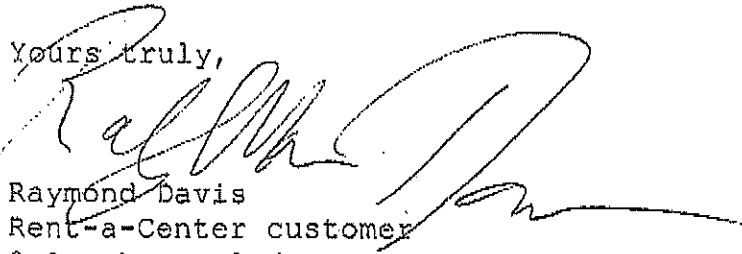
Hi my name is Veronica O'Neil
 and I live at 574 E 139th Bx NY, 10454
 and also I have been working for Rent
 a Center for four years and within those
 years I have experienced a convenient
 way to have merchandise in your home
 without Credit, nor Contract. Customers in
 our Community are pleased to be Customers
 here because they have no worries that if
 they want they can return the merchandise
 and pick up where they left off with
 similar items. I was once myself a
 customer before working for Rent a Center
 and it was convenient for me as well
 as a single parent and could not pay
 it by paying Cash but like payments
 rent a center has with no obligation
 and no worries is the best way. I thank
 Rent a Center everyday for being there for
 me and my family and my community.
 I thank you as well council for
 reading my statement and hope that
 you can vote against the proposal resolution.
 Veronica O'Neil

Dear Council Member,

My name is Raymond Davis I have been a customer of Rent-a-Center since 2005 and I am very thankful that this company gave me a chance to obtain what I needed but could not afford to buy cash, and they helped me when other credit companies wouldn't.

I have also had an excellent experience with the store manager that was originally running this store her name is Xiomara Colondres she is now in the store at White Plains Rd. this lady is a good manager on my birthday last year she gave me a free week so I could use my money to treat myself to something other than a bill, she's very caring with her customers and helps them when they need it she is good to our community and she is what Rent a Center is all about.

Yours truly,



Raymond Davis
Rent-a-Center customer
@ Southern Blvd.

To Whom It May Concern:

My name is Brenda Cordero I am the Sunday School Supervisor at Second Beautiful Church of God. I have been a rent a center customer in the past, and the experience has been delightful. I have no credit, but rent a center helped me rent a camera for a few events that I was having for my youth at church. The service was great no deposit, no money down, etc. this is a great place for the community we cant all purchase things we need most of the time, but we have rent a center to help. Rent a center is already a part of our community if it's taken out how could we own the things we need when we can't get credit anywhere now a days.

Sincerely,



Brenda Cordero
Sunday school Supervisor

1/17/09

Dear Council Members,

I Rileen Molina whom resides at 1513 Taylor Ave. Bronx, N.Y. 10469 am very happy with the Companies benefits to me which is low weekly payments and no credit checks.

I have had an excellent experience with the store manager Yemara Lopez whom have been very helpful as well for Christmas I need to rent a computer for my children but I wanted it delivered before Christmas eve and she was so helpful but she made space for me and my girls were able to get their Christmas present.

Sincerely yours,

Rileen Molina

To Whom It May Concern:

My name is Erving Merccado I have been a customer at rent a center since 2007. The store manager Xiomara Colondres has provided me with excellent service from the time I became a customer. I am renting to own a Laptop because I cannot afford to buy one. If I didn't have this option I wouldn't be able to get the things I need. This is a great opportunity for the community to have a place where we can get what we want and need and cannot afford to buy cash some of us want many things that we can't afford but rent a center is there to help, and why are you only looking at rent a center these credit card companies are worst because if we don't pay them then our credit is damaged for life , but not with rent a center they don't even care if we have good or bad credit they gives a chance anyway.

Loyal rent a center customer,



Dear Council Members,

I Antonio Delgado was a customer of Rent A Center for 1 year and my experience with rent a center was excellent at a time were I couldn't afford to buy a computer out right rent a center helped me obtain one with only \$30.00 per week which I could afford. The staff at rent a center was very helpful they serviced my computer when ever something went wrong at no extra cost where you don't get that if you buy it cash. The store manager Xiomara Colondres and her staff treated me like family, and yes I will rent again. This is what our community needs places where we can get what we cant afford with little money per week.

Sincerely yours,


Antonio Delgado

Dear Council Members,

I am David Acevedo a recent customer of rent a center I was at a time of need when my laptop had to be sent out to get repaired and I needed to do work, but could not be able to just purchase another laptop I went to rent a center and the store manager assisted me with the convince of rent a center she explained everything very well, and I rented a laptop for very little cost, if I didn't already have a laptop I would rent to own one. The people are great, very family oriented and helpful. I have many friends that use rent a center in my church and it's very good for the community because they can't afford to buy stuff cash all the time. Rent a center has many good deals, and they don't even bother with credit good or bad we get what we need. This is a poor community and we need places like this we also like to own things that we can't buy cash not all of us are privileged.

Thank you,


David Acevedo

1/27/09

DEAR COUNCIL MEMBERS,

I HAVE BEEN A RENTACENTER MEMBER SINCE 1992 AND I AM VERY SATISFIED WITH THE SERVICE THEY HAVE PROVIDED TO ME AND MY FAMILY. THIS IS THE SERVICE WE NEED IN OUR COMMUNITY [CANNOT BUY THIS THINGS CASH, BUT I HAVE RENTACENTER TO HELP ME.

Sincerely yours,


BERNARD MACK
1180 GRENADA PL.
BRONX, NY. 10466

January 19, 2009

I Iris Morales live at 721 c. 228 street, bronx, ny 10466 rent a center has been very good to me for 2 years. The store manager is very good, and the district manager jimmy is very good to me to when I dont have enough money they help me out with my bill. Rent a center is really good and I can buy alot of the things in my house thanks to them.

Thank you,

Iris Morales

01/19/09

I DONOVAN MAYNE HAVE BEEN A CUSTOMER AT RENT A CENTER SINCE 2005 I AM VERY PLEASED WITH THE SERVICE THEY PROVIDE. I BROKE THE ANTENNA HOOK UP FROM THE BACK OF MY TV AND THE STORE MANAGER SENT MY TV TO GET FIXED AT NO EXTRA COST AND LOANED ME A TV THAT I CAN USE IN THE MEANTIME THEY ARE REALLY GOOD TO OUR COMMUNITY ESPECIALLY US THE POOR PEOPLE WE WORK HARD BUT CANT AFFORD MUCH.

SINCERELY YOURS,

A handwritten signature in cursive script that reads "Donovan Mayne". The signature is written in dark ink and is positioned below the typed name "Donovan Mayne".

1/19/09

I Nelson Chevere whom reside
at 735 Tilden Ave. Bronx N.Y.
I am very pleased with the
service as well as the staff
that work at my rent a center
located at 4030 White Plains Rd.
Bronx, Ny. 10466

This is a good company for
our community as we can
afford things we really want.

Thank you,
Nelson Chevere

Monique Johnson
1844 Arthur Ave Apt #4A
Bronx, N.Y. 10457

To whom it may concern:

My name is monique Johnson, I am a customer of rent-A-center at 771 E. Tremont Ave in the Bronx, store Manager Trevor Holder,

Rent-A-center has been truly a blessing to me, I was working few hours a week making little or nothing with a new apartment and no furniture at all, I came in the store not knowing what to believe as far as getting furniture as fast as I did, they ~~we~~ checked my information and told me to choose a living RM set I couldn't believe it bought tears to my ~~we~~ eyes I have furniture and now my apartment feels like one, Thanks RAC!!

Monique Johnson

January 16th 2009.

To whom it may concern.

My name is Arlene Charles and im a customer of the Rent-a-Center on 146th on 3rd Ave and i just wanted to say im very happy with your service, they were very polite and helpful. And I would love to continue doing business with you.

Yours Respectfully
Arlene Charles.

01-20-09

To Whom it may Concern

I Miguel ortiz
customer of Rental store
are very satisfied with
the way the corp treat
us and if it wasn't
for Rental I will not
have my things and my
apartment

Miguel ortiz
1646-427-5998

Jan 20, 09

To whom it may Concern

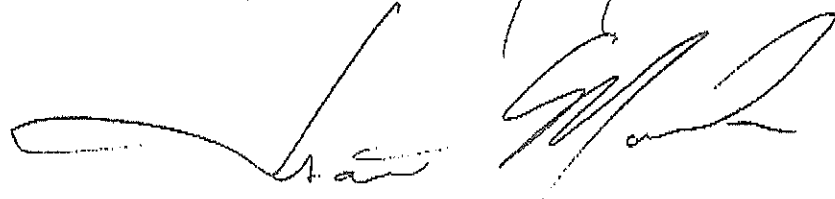
I Alicia Red N
family will like to stated
that I am a reliable
customer to Rental located
at White Plains and before
I been with them for 10
years and I have everything
I want and my Apartment.
This is the only way I
could get my things if
need I don't have any
complain I Am very
suspical with Rental
I don't know what
will do with my Rental

respectfully
Mrs Alicia Red
78-483-8019

To Whom it may Concern:

Rent-A-Center is invaluable to me and my family. We Eat because of this company, countless people can get merchandise and household goods they would normally not be able to get.

Rent-A-Center is a valuable asset to any community specially in this Economy.

Truly Yours


Jocelyn Best

1260 Burke Ave

APT 7A

Bronx NYC 10469

347-275-6454

January 19, 2009

RAC

BRONX NYC 10469

"IT"'s NICE To CARE

I'am a mom, and at times we don't hve the luxury to plan our family.

One day your family consists of "one" The next ther's "five" of us.

Then all at once it hits you and you're wondering, what am I going

to do? I need beds, i need a table so they can eat on and I definety

need to be able to wash their clothes My children are Special, life

has cheated them enough. I need to say "hey kids welcome home".

I have a couple of days to do this (give them a home they truly Deserve.) I look around to see what's there. I can afford and right

across from me is RAC. I go inside and ther is Quality, susbstance

style and just the means I need to pay for it. RAC has proven to be

a true lifesaver for me. Things break down and there is more grief.

I call you, I tell you my problem and as soon as you can I look around and you're here to help me. I am not talking something new, I've been around for ten years at least. Some say why are you paying so much? That's easy there are some services and kindnesses you can't pay for s o from myself, and four generations of my family

We thank you.

Sincerely, The

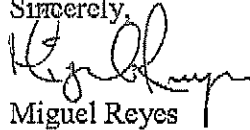
Best Family

01/17/2009
Rent-A-Center
2758 Third Ave
Bronx, NY 10455

To Whom It May Concern:

I have been a long time customer of Sally Hiraldo at Rent a Center (RAC#2482). Ms.Hiraldo ha always been very helpful and considerate with me over the past five years. Her commitment to customer service has been outstanding.

Sincerely,

A handwritten signature in black ink, appearing to read "Miguel Reyes", written over the word "Sincerely,".

Miguel Reyes

1/16/09

To Whom it May Concern:

I Markida Murrell have been doing business with Rent A Center for approximately 4 years. The service that has been giving to me has been outstanding. It would be a great lost to many consumers such as myself who cannot afford to purchase household appliances that

Hello my Eyuette Shackleford
 I be customer with Rent centers since feb 05
 I be going to that store on third ave with 2758
 I think that Sally is wonder person her
 a her staff very like people never had
 no problem with them. I going cont be
 customer with for Eyuette Shackleford

if you have
 any question please
 be free to call
 718 328-6171 Eyu Shackleford

January 17, 2009

Dear Council Members,

I Rachel Campbell whom resides at 4034 Laconia Ave am very glad that Rent A Center is in my community which is located at 4036 White Plains Rd., Bronx, N.Y. 10466. Rent A Center have been of great help to me and my family with the service they provide to us especially in these hard economic times.

The store manager Xiomara Colondres has been of great assistance to me, and we value her efforts, acts of kindness, and caring for her customers.

I have been a Rent A Center member since 4/08.

Sincerely yours,

Rachel Campbell 1.17/08

Rent-A-Center

Hello my monique mizell

I be customer with Rent center since 10:05
be going to the store on third Ave with 2758
think that Sally is wonder person, her
in her staff vesy like people never had
no problem with them I going cont be
customer with for monique mizell

if you have any
Question please
be free to call me
718-991-1025
monique mizell ↵

January 17, 2009

Dear Council Members,

I Herbert Johnson whom resides at # 4218 Carpenter am very glad that Rent A Center is in my community which is located at 4036 White Plains Rd., Bronx, N.Y. 10466. Rent A Center have been of great help to me and my family with the service they provide to us especially in these hard economic times.

The store manager Xiomara Colondres has been of great assistance to me, and we value her efforts, acts of kindness, and caring for her customers.

I have been a Rent A Center member since 10/27/07.

Sincerely yours,

Herbert Johnson

1/17/09
Date

To whom it may Concern:

1/20/09

My name is Brenda Paulino and the reason I am writing this letter is because I have been a customer of Rent-a-center for more than 6 years and if they were not around I would not have been able to furnish my home because when no one else will extend you credit rent-a-center does. I am very thankful to have them around and for always helping me out. It is very important to me that rent-a-center stay doing business with all there customers as they always have.

Brenda Paulino
(646) 325-5569

P.S. Wayne is one of the
Best Managers you've
Got.

From Carmen Posado

To whom it may concern:

my name is Carmen

Posado. I have been a customer at Rent-a-Center for over 7 yrs. Rent-a-Center have help me out a lot over the years. When my daughter was involved in a domestic violence affair with her ex-husband. Rent-a-Center provide us with free and fast service with the relocation. She manages to buy the localities. Also donate their Christmas stocking give away to my church every Christmas, which goes to the orphans in South

Quebec.

any ques. you can reach me at

646-325-5569

Carmen Posado

1/20/09

To Whome it may concern

I've been a customer for Rent a Center for several years. and Because of being a customer with rent a center its been so convenient for me to get the things I want for my home.

I am very happy with them because when I call on them for things I need they have it and if my merchandise get damage ~~over~~ there here to repair it for me. There very reliable and allways

sending people to them. that can't afford to get they need right away because it so costly. there very affordable especially with the economy the way it is now.

1-347-879-3827

Sincerely yours.
Sonia Boninatti

1/19/04

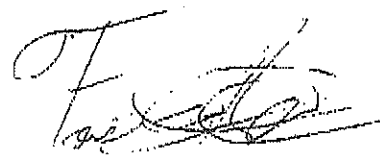
To whom it may concern,

My name is Angella Goulbourn
I have been a customer of Rent-a-Center
for about 9 years. I love Rent-a-Center
because without them I would not have
been able to get my home furnished. I have
also use Rent-a-center for school items
I needed such as a computer. Without Rent-a-
center I would have been able to acquire
these things. So I would appreciate it if
they stay in business for a long time.

Sign-
Angella
Goulbourn

Dear: Store Manager

Thanks again for all your help. I got my delivery last week even though I thought it wouldn't happen .I know it was hard to get in contact with my landlord but you didn't give up and I really appreciate all your help. I looking forward to all the business we will do in the future.

A handwritten signature in cursive script, appearing to read "F. [unclear]".

THANK YOU,

MANIA O'ITO:

1-19-09

Estoy muy complacida con la
compañía de Real a Centro. Me
ha ayudado a conseguir mis ~~artículos~~
artículos de una forma fácil y
rápida. Me gusta la manera de pagar
facil sin tener que dar ningún depósito
grande. Los empleados son muy
amables y antes estoy muy contenta
con la compañía espero, que sigan
prograsando como hasta ahora, ya
que me considero parte de la compañía

Gracias, Real a Centro por tu ayuda.

Mania A. O'ito

January 17, 2009

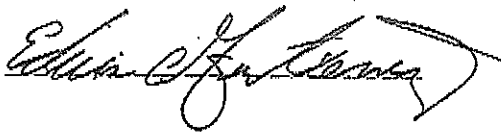
Dear Council Members,

I EDUARDO GUTIERREZ whom resides at 4204-ELM AVE NY am very glad that Rent A Center is in my community which is located at 4036 White Plains Rd., Bronx, N.Y. 10466. Rent A Center have been of great help to me and my family with the service they provide to us especially in these hard economic times.

The store manager Xiomara Colondres has been of great assistance to me, and we value her efforts, acts of kindness, and caring for her customers.

I have been a Rent A Center member since 3-08-09

Sincerely yours,



1-17-09
Date

Jan 21 09 12:17p

ATTN: SALLY

p.1

16 Jan. 2009

I just wanted to say,
 Thanks for being such
 a great staff including
 Sally the manager. Everyone
 treats my wife and myself
 very well. We never have
 any problems with Rent a
 Center, we been a client
 with them for many years.
 And may I say they treat
 me as part of Rent a
 Center family. And will
 continue to be their
 client as long as Rent
 a Center is around!
 Again! Thanks you for
 Such a great job!

Sincerely
 Mr. and Mrs
 Joe Morley
 599 Morris Ave #69
 Bronx N.Y. 10451
 Tel. 1-347-594-2665

January 17, 2009

Dear Council Members,

I Herbert Johnson whom resides at 4218 Carpenter am very glad that Rent A Center is in my community which is located at 4036 White Plains Rd., Bronx, N.Y. 10466. Rent A Center have been of great help to me and my family with the service they provide to us especially in these hard economic times.

The store manager Xiomara Colondres has been of great assistance to me, and we value her efforts, acts of kindness, and caring for her customers.

I have been a Rent A Center member since 10/27/07.

Sincerely yours,

Herbert Johnson

1/17/09
Date

January 17, 2009

Dear Council Members,

I Rachel Campbell whom resides at 4034 Laconia Ave am very glad that Rent A Center is in my community which is located at 4036 White Plains Rd., Bronx, N.Y. 10466. Rent A Center have been of great help to me and my family with the service they provide to us especially in these hard economic times.

The store manager Xiomara Colondres has been of great assistance to me, and we value her efforts, acts of kindness, and caring for her customers.

I have been a Rent A Center member since 4/08.

Sincerely yours,

Rachel Campbell

1/17/08
Date

January 17, 2009

Dear Council Members,

Dawana Brown whom resides at 1155 east 225st #130 am very glad that Rent A Center is in my community which is located at 4036 White Plains Rd., Bronx, N.Y. 10466. Rent A Center have been of great help to me and my family with the service they provide to us especially in these hard economic times.

The store manager Xiomara Colondres has been of great assistance to me, and we value her efforts, acts of kindness, and caring for her customers.

I have been a Rent A Center member since 3-05-08.

Sincerely yours,

Dawana Brown

1-17-09
Date



JAMES SANDERS, Jr.
COUNCIL MEMBER, 51ST DISTRICT

□ LAURELTON OFFICE
274-18 MERRICK BLVD
LAURELTON, NY 11413
(718) 527-4356
FAX (718) 527-4402

□ ROCKAWAY OFFICE
21-75 HERRICK AVE
PAR ROCKAWAY, NY 11691
(718) 471-7014
FAX (718) 471-7391

□ CITY HALL OFFICE
250 BROADWAY
NEW YORK, NY 10007
(212) 788-7216

sandersj@cityofnyc.gov

THE COUNCIL
OF
THE CITY OF NEW YORK

COMMITTEES
JUVENILE JUSTICE
WOMEN'S ISSUES
TECHNOLOGY IN GOVERNMENT

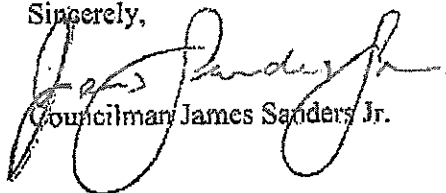
January 19th, 2008

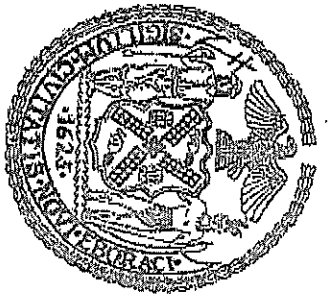
To Whom It May Concern:

I want to acknowledge and show great appreciation to Mr. Barrington Gordon, Store Manager of Rent-A-Center who continues to help serve his community. Mr. Gordon has proven time and time again his dedication and commitment to the community. He has participated in our events as best as he is able and has provided resources that become very helpful for us to perform our active duty.

If you have any questions please feel free to contact Chief of Staff Mr. Donovan Richards at (718) 527-4356

Sincerely,


Councilman James Sanders Jr.



City Council Citation

WHEREAS, a great city is only as great as those persons who give exemplary service to their communities, whether through participation in voluntary programs through unique personal achievement in their professional or other endeavors or simply through a lifetime of good citizenship; and

AND WHEREAS, such service, which is truly the lifeblood of the community and the very soul of our great city, goes unrecognized and unrewarded; now, therefore be it

Resolved, that as duly elected members of the New York City Council, we recognize that all

Rent-A-Center

we have an outstanding citizen, one whose work is worthy of the esteem of both community and the great City of New York.

In witness whereof
I have hereunto
set my hand and
the seal of the City of New York
this _____ day of _____ 2008

July 2008
Date

[Signature]
COUNCIL MEMBER



Where we have a dream, we succeed.

The Newport School
PS/IS 184

Knowledge Network Learning Support Organization

273 Newport St. Brooklyn, NY 11212

Tel (718) 495-7775

Fax (718) 385-4655

Jennifer Shirley
Assistant Principal

Mary Anne DeVivo
Principal

Edward Gilligan
Assistant Principal

January 20, 2009

Dear Theis Grand and Vernon Holiness,

We would like to thank Rent a Center for lending us four (4) LCD Televisions so that our staff and students of P.S. 184 could watch this historical event of the inauguration of President Obama.

With our appreciative thank you and looking forward to doing business with you again soon.

With sincere appreciation,

A handwritten signature in cursive script that reads "Mary Ann DeVivo".

Mary Ann DeVivo



"Bringing Hope To The Homeless"

January 9, 2009

To: R.A.C Representative Julio Adames

I am writing to thank you for your company's donation of thirty dollars this year and last year. The event your company so generously helped support this past Thanksgiving. The Turkey Run by Broken Vessel Ministries and Manna of Life was once again a great success. Success is measured differently in God's eyes. When someone who would otherwise not have something to eat on Thanksgiving Day receives food this is a success. On behalf of Manna of Life Ministries Inc. Thank you for your financial support when it was most needed.

President and Founder
Manna of Life Ministries Inc.
Erbin Cobian

Manna of Life Ministries P.O. Box 610032, Pilgrim Station Bronx, NY 10461
Phone 917-549-8595 Website: WWW.MANNAOFLIFE.ORG

Charles Churn Christian Academy and High School

1052 Greene Avenue, Brooklyn, New York 11221

Phone (718) 919-6887

Fax: (718) 919-6887

E-mail: charleachurn@aol.com

Website: www.charleschurnchristianacademy.org

Dr. Charles H. Churn Jr. Founder/Organizer
Dr. Earnest Barnett, Asst. Principal

Dr. Linda Hunt, Principal
Mrs. Shirley Jackson, Dea

"Can't Hide that Churn Pride"

January 17, 2009

To Whom It May Concern,

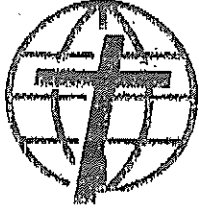
I have known the merchants at Rent-a-Center (Broadway) for the last six years. In those years the managers there have served me well. Whenever there are items on the managers list that can be donated they donate it to the school. Recently, they donated a laptop to one of High School seniors so they went away to college. Anything I have asked of them they have been very accomodating. Thanking you in advance for your cooperation.

Sincerely,
Rev. Dr. [Signature]

M. I.

IGLESIA DE DIOS PENTECOSTAL, M.I. SEGUNDA HERMOSA

1810 RANDALL BRONX, NEW YORK 10473 TEL. 718-589-1491



Pastor, MARIO DE JESUS

January 16, 2009

Dear Council Members,

I Mario De Jesus Pastor of Second Beautiful Church of God located at 1810 Randall Ave., Bronx, NY 10473 confirm that Xiomara Colondres whom I have known for many years, and is a store manager at Rent A Center store #02458 is a member of my church.

Ms. Colondres has been able to contribute donations, tides, & offerings which are used to help our community battling against crime, drugs, etc., missions in other communities that are helping against hunger, housing, etc., and all this has been possible due to her employment at Rent A Center.

God Bless You,

Mario Dejesus




REALTY GROUP

Fax: 17186646685

Jan 20 2009 15:01

P. 01



REALTY GROUP
 925 EAST 233RD STREET
 BRONX, NEW YORK 10466
 TEL: (718) 664 - 6600
 FAX: (718) 664 - 6691

DATE: 1-20-09

FROM: MARGIE RIVERA / R. Rivera
 DIRECT DIAL: (718) 664-6639

TO: Rest-A-Center

FAX NO: (718) 892-1835 TEL: ()

RE: Letter

PAGES: (including cover) 1

MESSAGE: *To inform Mr. May Concern:*
I've Remitted services being a client of Rest-A-Center
for 11 years. I appreciate the service that they've provided.
I have no complaints and they are extremely pleasant
people/workers.

Store # 2763 - 1318 Castle Hill Ave
Bro, Ny 10462

718-847-398-0027

Yours truly
Margie Rivera

This communication is confidential and intended only for the addressee. Any distribution or duplication of this communication is strictly prohibited. If you receive this facsimile in error please call immediately.



September 7, 2007

Rent-A-Center
3017-3021 Mermaid Ave
Brooklyn, NY 11224

Dear Mr. Maximillian R. Cooper,
Mr. Walter Johnson,

As President and Founder of the Anthony Killiebrew Children's Foundation I would like to thank you for you're personally for your donation of the entertainment system toward our 4th Annual Family cookout.

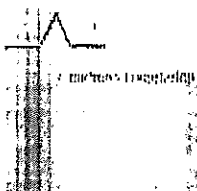
The Entertainment System you provided was essential to our Xbox 360 Madden 2008 Challenge so thank you for helping make our 4th Annual Family cookout successful event.

We appreciate your support, and we will keep you updated on our progress.

Best regard

A handwritten signature in black ink, appearing to read 'Anthony Killiebrew', is written over a horizontal line.

Anthony Killiebrew
President/Founder

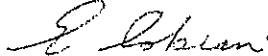


January 9, 2009

To: R.A.C Representative Julio Adames

I am writing to thank you for your company's donation of thirty dollars this year and last year. The event your company so generously helped support this past Thanksgiving. The Turkey Run by Broken Vessel Ministries and Manna of Life was once again a great success. Success is measured differently in God's eyes. When someone who would otherwise not have something to eat on Thanksgiving Day receives food this is a success. On behalf of Manna of Life Ministries Inc. Thank you for your financial support when it was most needed.

President and Founder
Manna of Life Ministries Inc.
Erbin Cobian



Manna of Life Ministries P.O. Box 610032, Pilgrim Station Bronx, NY 10461
Phone 917-549-8595 Website: WWW.MANNAOFLIFE.ORG

Beyond the ordinary

Mapleton Kiwanis Club salutes fantastic five

A project started this year for the Mapleton Club of Kiwanis, by Governor Joseph Corace, identifies acts of service that go beyond the ordinary or expected with little regard for attention or receiving back by individuals.

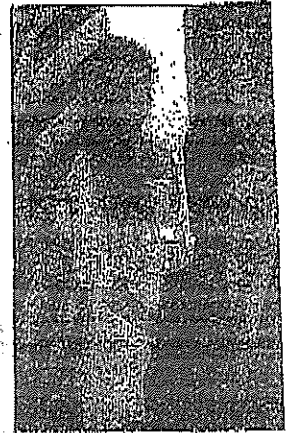
At a recent Kiwanis meeting, and surrounded by family and friends, five individuals were honored for their

acts of kindness. Robert Buonvino, historian, Troop 20 scout leader, and Community Board 10 member; Gail Feuer, principal, PS 215; Maryann Malloy and Maureen Monsegur, school crossing guards at PS 48; and Christina Mura, daughter of Joe and Maritza Mura.

Each individual goes beyond the expected to perform the daily duties.

Christina Mura has a younger brother who is diabetic and she has stepped up to the plate when it comes to taking care of him when their parents aren't able to. She is a young woman to be admired far beyond her years.

For more about the Mapleton Club of Kiwanis, 1535 63rd Street, call 718-259-9679.



Members of the Mapleton Club of Kiwanis: Robert Buonvino, historian, Troop 20, Gail Feuer, principal, PS 215, Maryann Malloy and Maureen Monsegur, school crossing guards at PS 48; and Christina Mura.

Back to school family cookout

The Anthony Killiebrow Children's Foundation, together with the Brooklyn Cyclones and Rent-A-Center of Coney Island, is sponsoring the Anthony Killiebrow Children's Foundation's 4th Annual Back to School Family Cookout, September 1.

There will be face-painting, school supplies giveaways, and basketball games featuring some of the top high school basketball players in the city.

Killiebrow is a 2007 Proclamation of Merit, 2008 Olympic Medalist, and a future-focused community leader with the ability to influence the lives of young people through

the foundation to demonstrate leadership in a way that encourages and uplifts all children.

He firmly believes that every child deserves the opportunity to express themselves in a positive and productive environment, to think about what is possible, and to chase their dreams.

All this is accomplished through various sport activities and community involvement.

The cookout will be held on West 32nd Street between Neptune and Mermaid avenues in the basketball court area in Coney Island.

For more, call 347-203-9610.

Amity Baseball

Amity Baseball is currently accepting registrations for the 2009 season. We are looking for boys and girls in every division. Don't wait until the last minute, our divisions are closing out quickly. Come in for premier youth baseball at Amity baseball.

For more information, call 718-648-8135, or send an email to amitybaseball@gmail.com.

CLASSIFIEDS

COME CLEAN WITH US

STEAM CLEANING \$19.95 Per Room

The Committee for Assemblyman Nick Perry

HRA Food Stamp F23's

Mr. Yves August, Mrs. Claudett Mars,
Mr. Gregory Edwards, Mrs. Cynthia Bowser
Mr. Delvon Corvin, Mrs. Joan George and
Ms. Leila Brunson (Mother of Recipient)

&

The staff of Rent-A-Center Store 2431

Walter Johnson, Angel Rosario, Dwayne Johnson, Kristopher Negin, Maria
Panlagua and Maximilla Cooper (Husband of Recipient)

Congratulate

Outstanding Community Service Award Honoree

Mechelle Brunson

UNCLE'S
HEAVENLY GOOD FOOD

1305 NOSTRAND AVE
CLARKSON AVE. 99

Uncle's

"Caribbean style cuisine skillfully
blended with southern home cooking"

Uncle's

Heavenly Good Food

Democrats for Assemblyman Nick Perry



Girl Scouts.

Girl Scout Troop 2860 & 2861

Recognizes the Support given to Girl Scouting
by

Rent- A -Center

during the year 2007

Date July 2007

Troop Leader's of 2860 & 2861

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 1/26/09

(PLEASE PRINT)

Name: MINISTER W. TABACKA ROBINSON

Address: 559 ALBANY AVE BROOKLYN N.Y 11203

I represent: BROOKLYN ANTI VIOLENCE COALITION

Address: 559 ALBANY AVE BKLYN N.Y 11203

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: Monday Jan 26 2009

(PLEASE PRINT)

Name: REGINALD H. BOWMAN

Address: 365 Sackman St #5C

I represent: BRlyn, NY Citywide Council of Presidents

Address: NACHA!

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 1/26/09

(PLEASE PRINT)

Name: JORJATAIX MIXER

Address: 42 BROADWAY

I represent: DCA NYC

Address: 42 BROADWAY

Please complete this card and return to the Sergeant-at-Arms

W
**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

Name: Amanda Richardson (PLEASE PRINT)

Address: 554 marcy ave

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

Name: LINDA OTOOLE (PLEASE PRINT)

Address: 32A Woodbine St

I represent: Bushwick Houses

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

Name: KIRSTEN JOHN FOY (PLEASE PRINT)

Address: 118 MIDWOOD ST

I represent: NATIONAL ACTION NETWORK

Address: _____

▶ Please complete this card and return to the Sergeant-at-Arms ◀

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: JAN 26, 2009

(PLEASE PRINT)

Name: THU TUYEN T. TO

Address: 73 Spring Street, #506

I represent: NEIGHBORHOOD ECONOMIC DEVELOPMENT

Address: Advocacy Project (NEDAP)

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Harold Hammond

Address: 656 Osborn St

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: JAN 26, 2009

(PLEASE PRINT)

Name: REARNALD CLAY

Address: 315 MARCY AVE. BKLYN, NY 11216

I represent: SELF

Address: SAME AS ABOVE

▶ Please complete this card and return to the Sergeant-at-Arms ◀

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 1/26/09

(PLEASE PRINT)
Name: Jimmy Orozco
Address: 773 E. 166th St #1 Bronx, NY, 10456
I represent: Rent A Center
Address: 2430 Davidson Ave and 6 other Bronx locations

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 1/26/09

(PLEASE PRINT)
Name: David Edwards
Address: 40 Benedict Terrace Longmeadow MA 01106
I represent: The New York State Bar? Doctors Association

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 1-26-09

(PLEASE PRINT)
Name: Gregory Smith
Address: 511 Lincoln Pl. Apt. 3-E Bklyn, NY
I represent: Concerned Citizen
Address: _____

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 1/26/09

Name: Matthew Shepard (PLEASE PRINT)

Address: 128 A Cedar St
Brooklyn, N.Y.

I represent: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

Name: XAVIER DOMINIS (PLEASE PRINT)

Address: 1

I represent: RENT A CENTER

Address: 5501 HEADQUARTER DR.
DALLAS TX

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 1-26-09

Name: Dwight Dumbler (PLEASE PRINT)

Address: 5501 Headquarter Drive

I represent: Fent-A-Lenter

Address: 5501 Headquarter Drive

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 1/26/09

(PLEASE PRINT)

Name: AUDREY I PHEFFER, Assemblywoman

Address: _____

I represent: Assembly District 23

Address: 90-16 Kewaway Park Blvd RB 11693

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 26 Jan 2009

(PLEASE PRINT)

Name: Joshua Lockwood

Address: 111 John St., 23rd FL / NY 10038

I represent: Habitat For Humanity - New York City

Address: same

Please complete this card and return to the Sergeant-at-Arms