

**Black Leadership Forum  
Center for Responsible Lending  
Consumer Federation of America  
*Inter-religious Working Group on Domestic Human Needs*  
Leadership Conference on Civil Rights  
NAACP  
National Black Caucus of Local Elected Officials**

**Are pleased to sponsor a  
Congressional Staff Briefing on**

**SPRINGING THE DEBT TRAP - IN CALIFORNIA AND ACROSS THE NATION**

*A briefing on the impacts of high-cost credit on vulnerable households including discussions on:*

*The effects of payday lending on California's communities of color from CRL's new 'Predatory Profiling' study;*

*The need for a 36% interest rate cap to protect families from high-cost debt;  
And success stories from community leaders helping families avoid debt traps and build wealth.*

**Thursday, June 4, 2009 - 8:30 am until 10:00 am  
2203 Rayburn House Office Building**

**Honorary Co-hosts:  
Chairwoman Maxine Waters and Congresswoman Jackie Speier**

**Presenters:**

**Michael D. Calhoun**

President, Center for Responsible Lending

**Alan Fisher**

Executive Director, California Reinvestment Coalition, San Francisco, California

**Bishop Minerva Carcaño**

Desert Southwest Annual Conference of the United Methodist Church- Arizona

**Dennis Campa**

Director, Department of Community Initiatives at City of San Antonio, Texas

**Rita Hayes**

CEO, Mount Sinai Credit Union (now Faith Community United), Cleveland, Ohio

**Hilary Shelton**

Vice President and Director, Washington Bureau, NAACP

**Please RSVP to Charlitta Bragg at  
202-349-1852 or [Charlitta.Bragg@self-help.org](mailto:Charlitta.Bragg@self-help.org) by Wednesday, June 3<sup>rd</sup>.**

***Coffee will be served.***