

For Immediate Release
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ARLA and Faith Chapel Christian Center Host Predatory Lending Town Hall Meeting

Birmingham. AL--The Alliance for Responsible Lending in Alabama (ARLA) is hosting a free predatory lending town hall meeting on Tuesday, November 19, from 6:30 - 8:00 p.m. at Faith Chapel Christian Center (100 Lexington Street, Birmingham, AL 35224 / (205) 785-9673). At the heart of the discussion is Alabama's special interest carve outs that allow lending institutions to charge 456 percent APR on payday loans and 300 percent APR on automobile title loans, trapping citizens into a cycle of debt and at risk for vehicle repossession. Open to the public, this town hall meeting will discuss predatory lending from a faith-based and law perspective, and offer ways to take practical action against Alabama's predatory lending practices.

ARLA is a network of congregations, nonprofits and community groups working together to end predatory lending practices in Alabama. ARLA members include: *AARP of Alabama, Alabama Appleseed Center for Law & Justice, Alabama Asset Building Coalition, Alabama Possible, Alabama State Conference of the NAACP, Arise Citizens' Policy Project, Birmingham Faith in Action (includes 25 congregations), Gateway Financial Freedom, First Presbyterian Church of Birmingham, Greater Birmingham Ministries, Leading Edge Institute, Neighborhood Housing Services of Birmingham, Southern Poverty Law Center, The Women's Fund of Greater Birmingham, YWCA Central Alabama and individuals across Alabama.*

The mission ARLA is to: advocate for the reform of Alabama's laws governing small-dollar lending in order to eliminate predatory practices; educate the public about harmful lending practices and products; and encourage the development and marketing of viable alternative loan products.

About the YWCA

The YWCA Central Alabama is a United Way organization that is dedicated to eliminating racism, empowering women and promoting peace, justice, freedom and dignity for all. For over 110 years, the YWCA Central Alabama has been responding to the needs of women, children and families. The YW's programs and services serve women, children and families by providing: affordable child care for families; child care and after-school enrichment programs for homeless children; affordable housing; a broad array of domestic violence services; and social justice programs. For more information, please visit www.ywcabham.org, www.facebook.com/YWCACentralAlabama and www.youtube.com/ywcentralal or follow @YWCentralAL on Twitter.

for every woman