

# Don't buy the database fix.

**A database of payday borrowers has failed to stop payday loan flipping in the states where it has been tried.**

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Oklahoma limits borrowers to two loans at a time, enforcing the limit with a database.

Florida limits borrowers to one loan at a time, enforcing the limit with a database.

Oklahoma borrowers are flipped an average of 8 times.

Florida payday borrowers are flipped an average of 7 times.

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**Loan limits and databases do not stop the debt trap. Ninety percent of payday loans in Oklahoma and Florida go to borrowers caught in a repeating cycle.**

**Enforce our 36% usury cap.  
Vote Yes on HB 619.**



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