



April 6, 2021

Dear Chair Stephenson and Members of the House Commerce Committee:

The Great Lakes Credit & Collections Association (GLCCA) represents debt collection professionals across three states including Minnesota, employing more than 5,000 Minnesotans.

GLCCA supports a number of provisions in the House Department of Commerce budget bill, HF 1031 delete everything amendment. We have worked with the Department of Commerce, bill authors and stakeholders on the following provisions:

- Permitting collectors to continue to work from home (Art 6, Sec 24; Art 6, Sec 30)
- Debt buyer regulation (Art 5)
- Consumer Debt Collection Language Barrier Working group (Art 6, Sec 29)
- Prohibiting garnishment and liens of federal COVID-19 Relief payment (Art 5, Sec 22)

We appreciate the Department's willingness to engage with us and other stakeholders to reach consensus on these provisions, supported by GLCCA, that will benefit our members and employees as well as Minnesota consumers.

Thank you.

A handwritten signature in black ink, appearing to read "Michael Klutho".

Michael Klutho
President, GLCCA