

July 1, 2014

IN RE: Getten Credit Company

TO: St. Paul City Council

To Whom It May Concern:

Prior to 1994, I had always dealt with traditional banks for my personal lending needs. However, since that time I have had personal dealings, as well as business dealings with Getten Credit.

I first dealt with Getten Credit to obtain a personal vehicle loan in the summer of 1994, circa. I was very leery at first thinking they were similar to Pawn Shops or Check Cashing outlets. I was pleasantly surprised to find that they were/are a **"traditional lending company"**, with traditional payback terms that are not unattainable and traditional, competitive interest rates. **Not** some fly-by-night outfit, **not** some Pawn Shop, **not** some check cashing company with exorbitant interest rates, impossible payback terms, etc. I have come back to Getten Credit several times since then when the need has arisen and have been quite happy, ecstatic even, with the way in which they operate this traditional lending company. They have a personal touch that you just don't seem to get anymore with the "big" banks. I would recommend Getten Credit to anyone looking to obtain a loan, as they are by far easier to deal with than a bank that treats you like a "number" and not a person.

I have also had the opportunity to deal with Denny Getten on a business level. For many years I worked for a bankruptcy attorney, and as you well know, this can be a devastating event in one's life and many times debtors lose their vehicles due to bankruptcy. If a debtor files bankruptcy and are behind on vehicle payments at the time of filing, big banks don't care about the person. They want their vehicle back no matter the situation and will pay good money to file a motion with the Court to get it, rather than work with the debtor to come up with a feasible solution. This was most certainly not the case with Getten Credit. Several times I ended up the go-between with clients and Denny Getten regarding their vehicle loans and I can honestly say that he made it possible for people to keep their vehicles without "breaking the bank". I can also honestly say, not a single debtor, in my 17 year tenure with that firm, lost their vehicle after filing when financed with Getten Credit.

I now work for a Chapter 13 Bankruptcy Trustee. When a debtor files a Chapter 13, they have their choice of paying their secured debt through the Chapter 13 Plan or by paying the creditor directly. I would say that 98% of the debtors who have filed that have loans with Getten Credit have chosen to deal directly with Getten Credit rather than through their plan. That is something that cannot be said about Wells Fargo, U.S. Bank, TCF Bank, Santander, etc. While it

is indeed more advantageous to pay a vehicle loan through the plan, these debtors choose to deal directly with Denny Getten, which says a great deal about his business ethic, his character and his company.

This is an honest "neighborhood" lender with a good moral structure and it shows in the way they conduct business and treat customers. I know Getten Credit has many repeat customers and will continue to have repeat customers for years.

Sincerely,

A handwritten signature in black ink, appearing to read "Linda Goneau". The script is fluid and cursive, with the first name "Linda" and last name "Goneau" clearly distinguishable.

Linda Goneau

651-263-8789

May 28, 2014

To Whom It May Concern,

I live at 1328 Bayard Ave, two doors east of Getten Credit Company. I have lived at this address for 52 years now.

I just wanted you to know my feelings on this issue. I think that they have improved the property, and the look on the corner tremendously! Also, I have not noticed any traffic at all. It has been extremely quiet. It looks like they will be an asset to the neighborhood, and that they really do want to be good neighbors.

I support them staying, and continuing to improve the looks of the building, with some landscaping soon.

Thank you,


Carol Dittler

1328 Bayard Ave



Garden of Eva, Inc.

To Whom It May Concern:

Florist

June 23, 2014

Re: Getten Credit
1338 Bayard
St Paul, MN 55116



We would like to recommend that you approve the zoning change for Getten Credit.

Prior to the move, they were business neighbors of Garden of Eva, Inc. They were located a half block away from our location at 1585 Marshall Avenue at Snelling. We have been in business at this location for twenty four years and they have been our neighbor the entire time. We have never had any problems.



Denny and his family run a "family" business and work hard. They have run a legitimate consumer finance business for over fifty three years. Over the years they have helped a lot of people who have fallen on hard times. If they went out of business, a lot of families would be hurt and unable to get financing. The City of St Paul is financially supported by small family businesses. It is important that we strive to do everything we can to keep the small family business in our City.



We understand the neighborhoods concern about not wanting unsavory characters and/or business coming into the neighborhood. We have felt fortunate to have Getten Credit as business neighbors and St. Paul should feel fortunate to have them in their new location on Bayard Avenue.

Sincerely,



E A Oswald, President

Eva A. Oswald, President
Garden of Eva, Inc.
1585 Marshall Avenue
St Paul, MN 55105

July 20, 2014

To Whom It May Concern:

Recently, I learned about a business that I have worked with several times over the years being classified under the same terms as predatory lenders and check cashing establishments in the city. I felt compelled to writing this in reference to my own personal experience with Getten Credit since 2007.

In 2007, my childhood friend needed a personal loan and found Getten Credit. She applied but could not qualify for a loan on her own. Denny Getten from Getten Credit walked us through everything. The interest rate and terms of the loan were fair so I co-signed the loan for her. After a few months, she fell behind. Rather than being aggressive, as some lenders can be, Denny prefers to do things the old fashioned way. He gave me a call and we talked about options about what we could do. I talked to the primary borrower and she got caught up. A few months later, it happened again. Denny offered to redo the loan for the current principle owned in order for her to "start over". She again fell behind, at which time I called Denny and offered to begin making the payments and she could pay me back when she could. He was so easy to deal with. Never did either my friend or I ever feel like we were dealing with debt collectors. Instead, we were dealing with a real person. While he has a business to run, the company in whole is empathetic and solutions driven.

Occasionally after the loan, Denny would check in to see how things were going and if my friend was doing ok now. Never did he try to sell me anything or ask if either of us needed a loan. It was a genuine check in.

In 2011 after going through a divorce, I contacted Denny about a personal loan to pay off some debt because of my previous experience with him. I didn't even attempt to contact my bank because I'm just an account to them, not a person. With Getten Credit, I've never felt like anything other than a person and their interest rates and terms are fair and competitive with what I would get at my bank. We sat down and figured out how much I would need. It was easy and seamless. Papers were signed, a check was cut and I was on my way. Denny continues to check in with me from time to time. It's always genuine. In fact, the whole Getten Credit family that works there is amazingly friendly and genuine.

In my opinion and experience, to lump this company in with predatory lenders and check cashing establishments is a huge disservice to the community in general, as well as, Getten Credit. I am more than willing to offer more information. My contact information is below.

Sincerely,



Dacia Normandin

651.246.0625

Dacia.Normandin@gmail.com

To whom it may concern

Subject: To whom it may concern
From: Brigid <brigid@novellilaw.com>
Date: 6/25/2014 9:46 AM
To: "denny@gettencreditcompany.com" <denny@gettencreditcompany.com>

Denny,

Please see below. Keep me updated on what happens.

Brigid

To whom it may concern,

I write to express my support of Denny Getten and Getten Credit Company. I have known Denny for many years. He has helped me through the growing pains of life when financial difficulties have arisen and made them easier and more tolerable. I understand that Getten Credit has unfortunately been classified with pawn shops and payday loan companies. This classification could not be farther from correct. Getten Credit is an upstanding financial company and deserves the classification to reflect that. Getten Credit's objective is to help people. Payday loan companies are designed to trap an individual and take advantage of a person's personal financial crisis, something that Getten Credit would never do. Small companies like Getten Credit are virtually non-existent these days. Customer service at many financial institutions do not compare to the personal service received at Getten Credit. Denny has always worked with me to make sure that both amount and frequency of loan payments were doable with my income and pay periods. He has always been flexible and accommodating. This would not be the case with pawn shops or payday loan companies. I believe that Getten Credit being classified with pawn shops and payday loan companies would be harmful to them. This classification is in desperate need of review and should be corrected to accurately reflect their standing as a financial company.

Brigid Doehling

ATTORNEYS

ROBERT M. MCCLAY
BRIAN D. ALTON*

951 GRAND AVENUE
ST. PAUL, MN 55105
FAX: 651-290-2502
651-290-0301

*Also Licensed in Wisconsin

July 3, 2014

Department of Safety and Inspections
ATTN: Yaya Diatta
375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806

RE: 1338 Bayard File # 14-295648

Dear Mr. Diatta:

In 2010 the City Council amended the Zoning Code to adopt a new definition of "alternative financial establishment" for the purpose of regulating where payday lenders, check cashers, or currency exchanges could operate within the City. It was the intention of the Ordinance to restrict this type of activity which has the potential to be harmful to the public welfare.

Getten Credit purchased the property at 1338 Bayard for offices for its business in 2013. Getten Credit has been in business in St. Paul for 53 years and is not in same business as payday lenders, check cashers, or currency exchanges. The letters of support sent on behalf of Getten Credit make it clear that the business of Getten Credit, conducted pursuant to a license issued by the Department of Commerce, does not fit the activity intended to be regulated by the Ordinance.

Getten Credit supports the regulation of payday lenders, check cashers, and currency exchanges. Such regulation protects the citizens of the City from the deleterious effects of those businesses. Getten Credit uses the property on Bayard for its offices and not as an alternative financial establishment.

In order to ensure that the property at 1338 Bayard is not used for these improper purposes, Getten Credit proposes that approval be conditioned upon the following conditions:

1. Getten Credit shall not be engaged in the business or service of check-cashing or making loans to be repaid in one (1) lump sum or in installments over a set period of time, either collateralized or not, for which there is a fee or service charge, or interest received, including but not limited to loans collateralized by personal check, payroll check, wage assignment or

- personal property title, or collateralized with the promise to relinquish possession of any personal property upon default.
2. Getten Credit shall at all times maintain its license in good standing with the State of Minnesota Department of Commerce as a traditional consumer finance company.
 3. Getten Credit not be licensed as a consumer small loan lender, consumer short-term lender, currency exchange, or industrial loan and thrift.
 4. No more than 5 employees be employed by the company.
 5. Hours of operation be limited to Monday through Friday from 8:00 to 5:00.

Thank you for your consideration.

Respectfully yours,



Brian D. Alton
brian@mcclay-alton.com

BDA: mm