

To Denny, 5-6-14
Yeah !!! paid in full

Thanks Denny for always
understanding when we
couldn't pay - when BOB was
hurt and fighting with the
WORKERS comp. & INSURANCE CO.
Those were dark & sad years
for us and the family.

But you knew when possible we
would be good for it - took a
while but we did it!

Thanks Again

Bob & Elaine Allen

P.S. Looks funny NOT TO HAVE gotten
on the corner anymore! Kind of sad. 1/1
6 70

Eric Heithecker
3610 Quebec Ave S
St Louis Park, MN 55426

June 17, 2014

To whom it may concern:

It has come to my attention the Getten Credit Company has been classified as a Payday Lender/Pawn Shop for zoning purposes and that this is causing them problems after their recent move.

As a former long term resident of St Paul and as a citizen of the Twin Cities area, I ask that this issue be revisited. It seems to me that a family owned business such as Getten, who have served a segment of the market that would otherwise be completely shut of emergency loans on an installment basis, deserves a classification as a bank or household finance entity.

Whoever is in charge of determining zoning classifications needs an education on how Pay Day lenders, pawn shops, household finance and banks operate. An educated review would entail an understanding of lending practices and costs – Getten Credit makes risky loans and charges an interest rate reflective of the risk on an installment basis with traditional compounding like a bank. Their rates are no higher than revolving credit, in fact they are lower than many credit card companies charge. With Pawn shops and Pay Day lenders, the rates are triple or quadruple and are almost impossible to determine – and are short term, 30-90 days.

Getten Credit Company has really come through for me in times of financial crisis – when no bank would even consider a loan. They evaluate the situation to make decisions on credit – unlike a bank which basically will look at a credit score alone – shutting out a very large segment of society.

Instead of impeding a generation's old family business that is an asset to the community, it seems the city of St Paul should be doing everything possible to assist and work with this business.

Regards,

Eric Heithecker

To Whom It may Concern:

We have been doing financial business with Getten Credit Company for over 40 years. This company is a family business and has allowed us to meet our familial and other financial obligations. We have gone and will continue to go to Getten for all our financial needs (automobiles, hardship, refinancing). Getten Credit Company is no way a pawn shop or payday loan company. He is like a member of the family and treats as such.

We are so happy the Getten Company has moved to a new location, 1338 Bayard Avenue, St. Paul, MN 55116. Parking on Snelling all those years was difficult with it being such a busy street. Getten Credit Company continues to be run with family in mind.

The Getten's are wonderful, loyal people. Their company is well respected! We are truly blessed to have a company like the Gettens to go to when we are in need. If you have further questions, please feel free to email me at kempffer1@gmail.com.

Sincerely,

Edith Jefferson

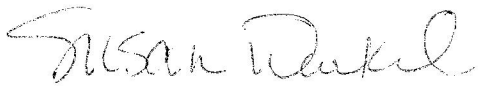
Carole Beison

Jean Blakey

Joan Kempffer

To whom it may concern,

It is my understanding that the people of the neighborhood are concerned with Getten Credit opening an office in the area. I have known Denny since 1986. He, his Family and their Business have been there for me and my family since before that and still currently. I don't understand why there should be concern with the office opening there. Getten Credit to me is similar to a Bank, only better. He doesn't cash checks, he deals with people with problem credit (Good people have you!) and he actually is concerned for your well-being, Not just a buck. Getten Credit is not a payday loan office or anything close to that in my mind. If they were, I probably wouldn't still have a job, an apartment or a vehicle to drive. The loans I have received are just like someone with better credit going to a bank, only the interest on my loan is higher because of my credit. Still the same terms like everyone else has; monthly payments over a couple of years or more based on the loan amount. I am not a bad person coming into your neighborhood to cash a check or pawn my belongings, nor do I visit weekly to hand over my paychecks. Denny was the first to help me out when I was young with no credit and was willing to work with me to get my credit started. He and his family have treated me like I imagine a bank should treat their customers. Only better than that, I think Denny treats his customers BETTER. He knows us and treats us with respect and doesn't look down on us because of our credit. I can't imagine the banks can top the customer service I have received over the majority of my life by knowing Denny and his family and doing business with them. I do know from experience that a "payday" loan can be crippling and Getten Credit helps people to go on living a normal life just like all of the people in the neighborhood who wish to close him down (or choose to not even get to know him). Again, without him I possibly could be homeless and jobless. I am a single parent that has had ups and downs due to not having that help from my daughters' father. I have had my current job for about 18 years and have been living in the same apartment for 16 of those years. I am just like any of you, a concerned neighbor that only wants the best for everyone around my neighborhood. I think Denny is also concerned for his business, home, neighborhood, friends and family. I don't think having Getten Credit would put that neighborhood in any jeopardy or dismay. Getten Credit is more than just a business, the people there are more like friends and family and if you would get to know them, I no doubt believe you would feel the same. Give them a chance before you judge.

A handwritten signature in cursive script that reads "Susan Warkel". The ink is dark and the handwriting is fluid, with a large initial 'S'.

Susan Warkel

To Whom It May Concern:

I am writing this letter to tell you about our experiences with Getten Credit Company and Denny Getten himself.

We have been a customer of Getten Credit Company since 1999. If it weren't for Getten Credit (and Denny Getten himself), I don't know where we would be today financially. In 1999, we were in need of a second car for our family. We did not have decent credit and were unable to get a loan from a financial institution. We went to Getten Credit and they were able to finance us. Denny was an absolute professional and a great person to deal with. He went above and beyond to help us out and we were able to get the second vehicle we were in such need of.

Over the past 15 years we have taken out numerous loans with Getten Credit and have been treated with the utmost respect and professionalism. I cannot say enough great things about Getten Credit and Denny Getten. We do not know where we would be today without him or his company. At Getten Credit you are not just treated as a number, you are treated as a person and in this day and age that is very rare. So often today, people that have poor credit are judged as lazy, irresponsible etc and made to feel like they are "losers". At Getten Credit you are NEVER made to feel that way. They understand that things happen in life that are sometimes out of your control and this may sometimes lead to you being unable to pay bills or get behind on your finances. Denny Getten understands these things and gives people a second chance whereas larger finance companies would never give you a chance.

I can't express enough how fortunate we are to have met Denny Getten and to have done a large amount of business with them. We will continue to business with Getten Credit as long as they will have us and I can't express enough what great, caring understanding and supportive people they are!!!

And they are NOTHING like a payday loan company!!!

Sincerely,

Kathleen and Boyd Davis

River Falls WI