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April 10, 2020

The Honorable Dave Yost
Ohio Attorney General
30 East Broad Street
14th Floor
Columbus, Ohio 43215

Attorney General Yost:

We appreciate your leadership in protecting Ohioans from consumer scams and being a resource for Ohioans during this time of unprecedented financial uncertainty. We appreciate the leadership of Governor Mike DeWine and Ohio Department of Health Director Amy Acton in response to the COVID-19 pandemic and know their actions will save lives.

Our partners in the legal aid community are seeing first-hand the strain on individuals and families as they navigate job and income loss. Many are for the first time applying for unemployment compensation, food assistance, and other public benefits. They are caring for their families and abiding by the stay-at-home order while struggling to pay bills, keep housing, and feed their families.

We need your leadership and help, in partnership with Governor DeWine, to further support and assist Ohioans through this crisis. We respectfully ask you to put in place the following measures for at least the duration of the state of emergency declared by Governor DeWine in Executive Order 2020-01D:

- **Protect Stimulus Checks from Garnishment.** Ohioans are counting on and need the full amount of the stimulus checks to support themselves or their families. Ohio should:
 - stay all garnishment for debt owed to the state or local government,
 - stay the enforcement of all new and existing garnishment orders,
 - clarify that stimulus checks are exempt and that the garnishment of such funds is an unfair and deceptive practice; and
 - prohibit state chartered banks and credit unions from setoff against any stimulus check amount deposited in a banks account.
- **Suspend Medical and Student Debt Collection.** Ohio should temporarily halt the collection and tax refund offsets of medical and student debts that are owed to the State of Ohio and that have been referred to the Attorney General's office for collection and prohibit the accrual of interest or collection costs on these debts.
- **Suspend Other Debt Collection.** Ohio should temporarily halt the collection and tax refund offsets of debts that are have been referred to the Attorney General's office for collection and prohibit the accrual of interest or collection costs on these debts.

- **Suspend Repossession of Vehicles.** Access to transportation is critical during this pandemic. Ohio should temporarily suspend the repossession of vehicles. Auto finance creditors should be prohibited from taking any action to collect payment including physical or electronic repossession.
- **Restrict Debt Collection Calls.** Ohio should place a prohibition on debt collection telephone calls, new collection lawsuits, initiating garnishment or other collections actions.

In a time of crisis, consumers can be vulnerable to unscrupulous scammers and price gouging. With stimulus check distribution coming, we know these scams will increase. We thank you for seeking anti-price gouging legislation and for the information your office provides to alert Ohioans to these consumer threats. We will continue to share the information with our clients and our partners.

Please continue to be the strong voice for consumer protection and consider these steps to give Ohioans more peace of mind and financial security during this time of uncertainty.

Sincerely,

A handwritten signature in black ink that reads "Susan Jagers". The signature is written in a cursive, flowing style.

Susan Jagers
Ohio Poverty Law Center