



To:  
Cc:  
Bcc:  
Subject: Fw: 2004 Ximeno Ave. Long Beach, CA 90815

---

11-9-12

City of Long Beach  
333 W. Ocean Blvd Floor 3  
Long Beach, CA 90802

Re: Hearing #12-0932 10-23-11  
CUP for 2004 Ximeno Ave. Long Beach, CA 90815

My Name is Carmela and I am a Dollar Loan Center Employee. I am writing in behalf of the address listed above. I am requesting the City of Long Beach approve the CUP permit for Dollar Loan Center for Long Beach, CA. I am currently working for this company, but not at the Location I was hired to work at. I am currently working at Dollar Loan Center in the City of Anaheim.

I have been an employee since 4-30-12. When I first applied for my position I had applied for a Loan Processor job posting for the Long Beach location. My interview was held on 4-4-12. Within a few days later I received a phone call from Human Resource department for Dollar Loan Center notifying me that they were impressed with my resume and interview. They wanted to offer me a position not only as a Loan Processor but also as a Store Supervisor. I was very happy and I of course accepted their offer of employment. My start date was to be 4-30-12. In between that time frame I went through their employment process of being fingerprinted and running my background check. Everything went smoothly and I of course started my first day of work on 4-30-12 and started my training at the Anaheim office. It took me 10 agonizing months to finally have a job again and I am grateful this company hired me to work for them. The City of Long Beach should be grateful too since this will generate income revenue for customers who live in surrounding cities that visit Long Beach.

Prior to me being hired I had been unemployed for the last 10 months. I had been with my previous employer for 20 years. I was loyal, dedicated and worked very hard at what I did. While I was out of work I had been vigorously looking for employment daily, I looked everywhere. I went to several job interviews, job fairs and agencies to get me working again but nothing came through. I struggled making ends meet and I was collecting unemployment but it was not enough to pay all of my bills including my car note. I needed my car to look for work and go to interviews. Within the 10 months I eventually lost my car because I could no longer catch up the payments. By me losing my car I had to change my job search to looking for work closer to home. It was very hard.

I started looking for work only in Long Beach. I was not familiar with the Public Transportation Service and I have never used it before. I was taking the bus everywhere to find work. I am a long time Long Beach resident and I live in District 4.

I have now been working at my current location for almost 7 months. Working at this facility was only supposed to be temporary until The Long Beach location opens. When I was told that there was a delay in getting me transferred to the Long Beach office I was fine with it at first. Now it is 7 months later. At this point I am frustrated. I still don't have a car and I have been using the Long Beach Transit and Orange County Transit to get me to and from work. I was not anticipating a wait this long. To get to and from work From Long Beach to Anaheim, It takes me 2 ½ to 3 hours per day. After 7pm it is dark outside and not safe for me to walk to my bus stop. It takes me 10 minutes to walk to my stop and still wait for the bus to arrive.

I have not been able to attend the hearings for this matter and it's just been a waiting game for me to find out if I will ever get to work at the office I got hired to work at. Although I have been paying close attention to what has been happening it is very frustrating. I have been reading the agenda's, the minutes and watching the videos of this hearing.

I cannot afford to quit this job when it took me 10 months to get back in the work field. Its far commute but I have no choice. This is my livelihood and it is currently paying my bills. Although it is not the income I was used to making before, the income I am making is more than what I was getting when I was unemployed.

Does Mr. Fukui or Mrs. Eichner not realize the burden this is causing me? I barely see me son the last few months due to them requesting the denial of the CUP. I guess they don't know what it feels like to not have a job for 10 months, struggle to make ends meet. Finally get a job and then get told sorry you can't work at that location because someone has filed an appeal. Their request to deny the permit is not only causing a strain on me but also with my family. Is Mr. Fukui and Mrs. Eichner going to pay for my transportation to and from work? Are they going to pay for my unemployment should I go look for work elsewhere if the office in Long Beach never opens.

I Love my job and enjoy what I do. I have been doing this now for 7 months and I do not see anything negative in what I do at my job. If anything I am helping these customers. In fact I have already processed 23 loans since the start of my employment. 8 of these customers have already paid off their loans. These people have been grateful that we have been able to help them in their needs. I have helped parents pay for college tuition for school, car repairs, home repairs, pay down credit card balances, vet bills, put a down payment on a new car, or apt, etc. We give our customers 65 weeks to pay back what we loan to them and only charge interest for the time they have the loan out. Also we do not charge penalties for paying off early. Mr. Fukui and Mrs. Eichner do not understand the logistics of a Signature loan. If we were working under wrong pretenses then we would not be in business at all serving these customers. Their verbiage or belief of what we do is totally incorrect. The statements they have made are quite the opposite of what we do. First, a payday loan requires a checking account as collateral.

Dollar Loan Center Signature loans do not require any collateral. Also we are regulated by the Department of Corporations for state of California. What we do is regulated. We do not hold our customers checking accounts hostage as he has stated if and when a customer does not pay.

Mr. Fukui needs to get his facts straight before make the wrong assumptions. 3rd there is an income requirement for this type of loan. We just don't give out loans to people who cannot afford them. We also want to make sure we are lending responsibly. We make sure these customers are able to afford the monthly loan payment along with their monthly expenses. We factor various requirements very carefully. Something Mr Fukui has failed to mention. He makes misleading information to make everyone believe that we make a negative impact in our neighborhoods. In reality we don't. There are now 18 locations for Dollar Loan Center and they are not clustered as he claims. When you visit these offices they are not set up like the pay day loans where the employees are sitting behind bullet proof glass windows. That is not the image of Dollar Loan Center. Our offices are quite the opposite of that atmosphere. We make it a warm and welcoming when customers walk in to our locations. What the banks cannot offer is where we come in. At the same time we follow all rules and lend responsibly. All of the facts about the company I work for are found at the company website: [www.dontbebroke.com](http://www.dontbebroke.com). We even have a page on the website that advocate Financial Education for everyone to read when visiting our site. We encourage our customers to read and educate themselves before making the decision about getting a signature loan. A lot of the facts Mr. Fukui presented needed to be verified before making these outrages statements. Mr. Fukui mentioned that the apartments located at this location are occupied by college students and that would attract these college students in getting this type of loan. He is incorrect once again. Unless these College kids are working full time, have had steady employment for the last two years, and are making \$4000.00 a month (gross-before taxes) they will not qualify for this loan. Remember there is a criteria to qualify for our signature loans. These are strict guidelines that we all follow when processing loans. Also our APR is not over 202% we are below that. Our APR is 197.60%. Pay day loans actually have higher interest rates and we are not a Payday Loan. Another fact that Mr. Fukui has made that is incorrect.

The address in Long Beach where Dollar Loan Center would be located has been vacated for quite some time. The two previous tenants were Sprint and Verizon. I live right behind the Vons Store. That shopping center already lost 2 tenants this year. Do we need any more vacant spots at this location?

Since I do not have a vehicle this job and the location were perfect for me. The timing of all this couldn't have made me the happiest mom. Not only was my job close to home. I was working again!!!! I would have been able to walk to and from work without taking two buses and leaving my home 3 hours before my shift starts just to get to work at my current location. It also gives me more time to spend time with my son whom I only see no more than 2 hours a day. I have been waiting 7 months to transfer to the office where I was hired to work at. As I stated earlier I cannot afford to quit this job and start over again. I already lost my car and everything else AI worked hard for. To Deny the CUP would be devastating for me and a

financial burden. Please look at all the facts before making your final decision. Visit our various offices and see what we offer to the communities, as this will impact me greatly. I was hired to work at Dollar Loan Center for Long Beach located at 2004 Ximeno Ave. Long Beach, CA 90815.

This CUP should not be denied. Dollar Loan Center is not a negative impact on our city or neighboring residents, and business. You would be amazed at the types of people who inquire about our loans. These people who enquire about us are hardworking individuals. They are: teachers, nurses, architects, postal workers, government employees, Managers, Human Resources, Directors, etc. These are people who make over \$4000.00 gross per month.

If you have any questions feel free to contact me. The impact of what happens on Tuesday 11-13-12 will determine the outcome of my future. I am hoping the right decision will be made and I will finally get to transfer to my office at 2004 Ximeno Ave. Long Beach, CA 90815 I only live a few feet away from this location verses working 25 miles away. This is a great company to work for, If it weren't I would of quit a long time ago.

Since I can not be there and I have to work this day, I would like this letter to be submitted and presented to the City Council as part of the hearing on Tuesday 11-13-12.

Thank You for your time

Carmela V.

Dollar Loan Center Employee  
2995 E White Star Ave  
Anaheim, CA 92806

Home Address:  
5050 E Garford St.  
Long Beach, CA 90815  
Resident in District 4

**Carmela Vacharabul**  
**Dollar Loan Center**  
**Loan Processor/Supervisor**  
2995 E. White Star Ave  
Anaheim, Ca 92806  
714-860-7230 office  
714-399-0917 fax  
**[cvacharabul@dontbebroke.com](mailto:cvacharabul@dontbebroke.com)**

---

This electronic mail transmission contains confidential information intended only for the person(s) named. Any use, distribution, copying or disclosure by any other person is strictly prohibited. If you received this transmission in error, please notify the sender by reply e-mail and then delete the message. Opinions, conclusions, and other information in this message that do not relate to the