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United States Senate
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS
WASHINGTON, DC 20510–6075

March 18, 2020

Mark Neeb
Chief Executive Officer
ACA International
509 2nd St. NE
Washington, DC 20002

Dear Mr. Neeb:

I write to urge your members to take immediate action to alleviate the economic fallout American families are facing as a result of the Novel Coronavirus-19 (COVID-19) pandemic. Federal, state, and local authorities are taking sweeping and unprecedented measures to try to contain the spread of COVID-19, restricting travel, closing schools, cancelling large gatherings, and limiting the operation of or closing restaurants, bars, and other businesses. American workers are already feeling the impact of this severe disruption to our economy, as companies have announced layoffs, many small businesses are unable to make payroll, and part-time, tip-based, seasonal, and gig work has dried up.

During this time of crisis, we all need to come together to protect our collective health and mitigate the financial blow that COVID-19 is taking on workers and our economy. Our first priority must be protecting all Americans' health and making sure that their basic needs are met. At this time, no mother or father should have to choose between putting food on their table and paying a non-essential bill. During this crisis, I urge your members to pitch in and help reduce the financial toll on American families by providing the following financial relief to all consumers from whom they are collecting debts:

- Waive late fees;
- Stop accruing interest on any balances due;
- Suspend all collection activity, postpone or dismiss any pending court proceedings, and stop filing new lawsuits; and
- Contact consumers on automatic payment plans and offer to temporarily suspend payments.

The American people are scrambling to ensure they protect themselves, their families, and vulnerable individuals in society from this virus. I look forward to hearing from you and your members about steps they are taking to help American families get through this crisis.

Sincerely,

Sherrod Brown

Sherrod Brown
Ranking Member