



Rhode Island State Council of Churches
and the Rhode Island Bible Society

Mr. Jeremy M. Langill
Executive Minister

Officers of the Governing Board

Rev. Heather Bailes Baker
President

Mr. Roberto Rodriguez, Esq.
1st Vice President

Rev. Charlie Ortman
2nd Vice President

Rev. Dr. G. Russell Miller
Interim Treasurer

Dr. Laura Gabiger
Interim Recording Secretary

Mr. Randy Yorston
Media Secretary

Rev. Eugene Dyszlewski
Lead Social Justice Commissioner

Governing Board Members

Ms. Bridget Bennett, LICSW

Rev. T. J. DeMarco

Mr. Geoffrey Greene

Rev. Sarah Reed Jay

Mr. Neal McNamara, Esq.

Mr. Jorge Rico

Rev. Lawri Smalls

Rev. Scott Spencer

April 28th, 2026

re: **opposition** to S3074

Dear Chairman Britto and members of the Commerce Committee:

The Rhode Island State Council of Churches, joined by the congregations and faith leaders signed below, strongly opposes S3074.

For nearly 15 years, the Council of Churches advocated for an end to abusive and immoral lending practices. In 2025, we were grateful to finally see passage of legislation that reformed and prevented lending that often resulted in overall APRs in the range of 60% to 240%, loans that disproportionately impacted the most vulnerable Rhode Islanders.

S3074 seeks to end those meaningful protections and would make legal the financial exploitation of the most vulnerable.

Our religious texts and spiritual beliefs are crystal clear on the matter – abusive lending is immoral and antithetical to the creation and maintenance of fair and ethical financial practices.

We ask this committee to prioritize the needs of the vast majority of Rhode Islanders over the greed of the financial services industry. As such, we strongly oppose S3074 and urge the committee to reject it outright.

Sincerely,

Jeremy M. Langill
Executive Minister

Rev. Eugene Dyszlewski
Lead Social Justice Commissioner

Rev. Trisha Thorne
St. Peter's & St. Andrew's Episcopal Church

Rev. Maryalice Sullivan
St. Peter's & St. Andrew's Episcopal Church

Rev. Dr. Amy Chilton
Phillips Memorial Baptist Church

Rev. Aidan Meyers Kelley
Woodridge Congregational Church, UCC

Rev. Sam Lovett
Newman Congregational Church, UCC

Rev. T.J. DeMarco
Providence Presbyterian Church

Rev. Amy Bruch

Rev. Heather Bailes Baker

Rev. Denis Paul