Consumer and Animal Welfare Advocates to Rally at State Legislature, Urge TAB Bank to Stop Making Predatory Puppy Loans

SLC rally part of national campaign attacking Ogden-based TAB Bank for fronting for predatory lender offering 189% loans for puppy mill dogs

Tuesday, February 15, in advance of National Love Your Pet Day, and in coordination with a nationwide campaign focused on a Utah bank, advocates, students, and concerned citizens will convene on the steps of the state legislature for a rally to denounce Utah-based Transportation Alliance Bank (TAB Bank) and EasyPay Finance for triple-digit interest rate loans for puppies. These loans are offered at pet stores across the country through EasyPay Finance, which in many states makes the loans through Ogden-based TAB Bank in order to evade state interest rate laws. This “rent-a-bank” relationship enables loans at rates 130% to 189% APR for pets, well in excess of most state interest rate caps.

According to the Humane Society of the United States, the majority of puppies sold in pet stores – where EasyPay Finance and TAB Bank operate – are from puppy mills, inhumane high-volume dog breeding facilities that churn out puppies for profit, ignoring the needs of the pups and their mothers

**What:** Rally to raise awareness of predatory loans made at pet stores around the country that originate at Utah’s TAB Bank or are offered in Utah by EasyPay Finance.

**Who:** Students of the University of Utah S.J. Quinney College of Law, concerned citizens with the Utah Humane Society. Speakers include: Vince Mancini, J.D. Candidate (2023), University of Utah S.J. Quinney College of Law, and Rachel Heatley, Advocacy Director, Utah Humane Society.

**When:** Tuesday, 2/15 from 12 pm - 1 pm

**Where:** South Steps, Utah State Legislature