My name is Monica Y. Hickman. I have lived in Ohio my entire forty-three years. For the past twenty-five years I have lived in Beavercreek, Ohio, a suburb of Dayton, Ohio. Prior to that I lived in Columbus, Ohio.

I listed my car on Turo because my husband and I needed extra income. And since we had an extra car, listing with Turo seemed the obvious choice for extra money. Over time I truly came to depend on this business opportunity.

I believe Turo is important for my Ohio community because it allows modest income families and individuals to take vacations or business trips and still be able to afford accessing a car.

I urge the Ohio legislature to think carefully about how they choose to regulate peer-to-peer car sharing, as it is one of the finer points about our country. What makes America a great country is our right to pursue happiness and the right to free enterprise. Those of us using Turo to earn extra income consider it a privilege and a blessing. Turo gives me the chance to do this, along with other employment so I will be able to get ahead of my responsibilities. One of which is to pay off my student loans, which I incurred so I would have opportunities to make a living for my family. Therefore, I ask that the Ohio legislature would please remove the peer-to-peer car sharing provisions from SB 161.

On a truly personal note, in March of this year, I had major surgery, which caused me to be off work for eight weeks. After going back to work for a month, I was laid off. Had it not been for sharing my car out through Turo, I would have fallen far behind in my car payment, cell phone, insurance and credit card bills. And thanks to Turo, I am still able to pay my bills until I find other employment. I am proud to say that because of Turo, I have not missed one payment owed to my debtors. This allows me to keep my credit score where it needs to be, so I am not struggling later to get back on my feet.

I would also like to say that I have had a wonderful experience in sharing out my car. One such case is a local woman who has booked my car twice. She is a stay-at-home mom, and at this time cannot afford to buy her own vehicle. However, because of Turo, she and her husband have learned that occasionally they can afford for her to book a car for a week so she can do things with her daughter while her husband is at work. Otherwise, she would be unable to give her daughter some of the advantages every child deserves. Finally, because I live so close to a military facility, many of my customers are people flying into the Dayton area for business. One

woman was here for a month taking classes at Wright-Patterson Air Force Base. As a result of booking through Turo, she saved several hundred dollars for the government.

Please take the time to properly understand this emerging business before rushing this through.

Thank You, Monica Y. Hickman