

**From:** [action=advocacyai.com@mg.advocacyai.com](mailto:action=advocacyai.com@mg.advocacyai.com) on behalf of [James Mello](#)  
**To:** [DFPI Regulations](#)  
**Cc:** [Fairman, Peggy@DFPI](mailto:Fairman, Peggy@DFPI)  
**Subject:** Reject PRO 01-21 - Stand for Workers  
**Date:** Monday, May 1, 2023 7:38:16 AM

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Dear Dept. of Financial Protection and Innovation,

Earned wage access should be a right for all workers, and PRO 01-21 would make it difficult for them to get by. I've been in tricky situations where I had to access my paycheck before payday. The current system that allows employees to access their wages with no charge or an optional tip, provides them with financial freedom. But, PRO 01-21 would take away this power from workers and give it to banks and payday lenders instead.

PRO 01-21 is bad news for workers. Please don't approve this rule and stand up for California's workforce and families.

James Mello

