

From: action=advocacyai.com@mg.advocacyai.com on behalf of [Leticia Muniz](#)
To: [DFPI Regulations](#)
Cc: Fairman, Peggy@DFPI
Subject: Adverse Effects of PRO 01-21
Date: Friday, May 12, 2023 11:45:25 PM

Dear Dept. of Financial Protection and Innovation,

The potential introduction of mandatory fees on Earned Wage Access (EWA) services could severely impact California families' ability to access their earned wages without incurring additional costs. This would adversely affect workers who rely on EWA for cash flow management and debt avoidance. I urge you to oppose this rule change in order to preserve financial freedom for all Californians. Thank you.

Leticia Muniz

