

**From:** [action=advocacyai.com@mg.advocacyai.com](mailto:action=advocacyai.com@mg.advocacyai.com) on behalf of [Tina Welch](#)  
**To:** [DFPI Regulations](#)  
**Cc:** [Fairman, Peggy@DFPI](mailto:Fairman, Peggy@DFPI)  
**Subject:** Protect Workers' Rights - Reject PRO 01-21  
**Date:** Wednesday, May 3, 2023 9:31:20 AM

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Dear Dept. of Financial Protection and Innovation,

I strongly oppose the proposed rule, PRO 01-21. It would further diminish our rights as workers and make it more difficult to manage our finances.

I have had to rely on payday lenders in the past when I needed access to my pay and was unable to wait for my next paycheck. These lenders charge excessive interest rates and fees that can be hard to afford. It is important that we have access to tools that let us access our wages without these types of financial burdens.

Please reject PRO 01-21 and protect workers' rights.

Tina Welch

