To: DFPI Regulations[REGULATIONS@dfpi.ca.gov]
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From: Allison Mather

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Subject: PRO 01-21

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To whom it may concern:

I feel compelled to write to you regarding the benefits of EWA. Living in the bay area, there are countless times I recall being completely broke and anxious about how I was going to have enough money for gas to get to work or food for the night. It was thanks to the Earnin app and EWA that I was able to stretch to pay day and have less worry in my life. Working class people deserve to have access to the funds they have earned in a timely manner!

The value of being able to request your own funds when you need it without having to deal with insane interest rates from small term loans is peace of mind that is priceless.

Thank you for your time and consideration.

Ally Mather