

## Dyson, Araceli@DFPI

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**From:** Darrell Feil <darrell@abateaweed.com>  
**Sent:** Monday, November 27, 2023 3:41 PM  
**To:** Hewlett, Cloey@DFPI  
**Cc:** DFPI Regulations; Bae, David@DFPI; Drake Sapigao  
**Subject:** Proposed Rule 01-21

Dear Commissioner Hewlett,

I'm writing to express my concern with the Department's rule changes for the Earned Wage Access (EWA) industry. I submitted a letter earlier in May and would like to follow up and address the issue of categorizing EWA as a loan.

Plain and simple, EWA is not a loan. There are no credit checks or interest charges when people utilize EWA.

The concept of EWA is simple but immensely impactful: it offers employees the flexibility to access a portion of their earned wages between pay cycles without the barriers of credit products. For many workers, EWA has been a lifeline, enabling them to cover unexpected expenses, address immediate financial needs, and avoid resorting to high-interest loans.

As a proud member of the Bakersfield business community and former chair of the National Federation of Independent Business's California Chapter, I stand firmly in support of employees' financial wellness and urge DFPI to reconsider its proposed rule so that EWA is not treated like loans. We need to safeguard the financial flexibility and security that EWA provides, ensuring our employees continue to have access to a reliable means of managing their finances. For the well-being of our workforce and the resilience of our community, it's imperative to promote this vital resource that has provided innovative solutions to the modern financial problems of our economy's workers.

Thank you for your consideration.

Sincerely,

Darrell Feil  
Owner Abate-A-  
Weed Bakersfield

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