From:	action=advocacyai.com@mg.advocacyai.com on behalf of Carrie Speck
То:	DFPI Regulations
Cc:	Fairman, Peggy@DFPI
Subject:	Mandatory Fee? (PRO 01-21)
Date:	Tuesday, May 9, 2023 11:58:35 PM

Dear Dept. of Financial Protection and Innovation,

I'm a California citizen, and I just heard about the proposed rule change for mandatory fees on Earned Wage Access (EWA). Californians don't want to be charged fees just to access our hard-earned wages when we need them.

EWA is a tool that helps people avoid unnecessary debt and payday lenders. People rely on it to get through tough times and we don't want to be limited in our access to it. I know I'm not alone in this belief.

So, I'm urging you to reject the proposed rule change and keep EWA free from mandatory fees. Thanks for listening.

Carrie Speck