From: <u>action=advocacyai.com@mg.advocacyai.com</u> on behalf of <u>Erin Samples</u>

To: <u>DFPI Regulations</u>
Cc: <u>Fairman, Peggy@DFPI</u>

Subject: Protect Californians" Financial Freedom (PRO 01-21)

Date: Saturday, May 6, 2023 12:03:01 AM

Dear Dept. of Financial Protection and Innovation,

I'm a California citizen who values financial freedom. I'm writing to express my concern about the proposed rule change, PRO 01-21.

This change could limit access to Earned Wage Access (EWA), making it harder for Californians to manage their finances and avoid debt traps.

We need to protect our right to access our earned wages without undue fees. EWA provides a flexible way for Californians to manage their finances, without the involvement of credit agencies or debt collectors. By opposing the proposed rule change, you can stand up for our financial well-being and ensure that financial freedom remains accessible to all.

Thank you for your attention.

Erin Samples