From: action=advocacyai.com@mg.advocacyai.com on behalf of Miss Terry Tappan

To: DFPI Regulations

Cc: Fairman, Peggy@DFPI

Subject: Concerned Citizen (PRO 01-21)

Date: Friday, May 12, 2023 7:51:10 PM

Dear Dept. of Financial Protection and Innovation,

I am writing to you about the proposed rule change, PRO 01-21. This rule could introduce mandatory fees on earned wage access transactions and significantly diminish the benefits of this service. This would limit access to financial freedom and flexibility for Californians who rely on EWA to manage their finances responsibly.

I urge you to reconsider this proposed rule change and stand up for workers' right to access their hard-earned wages without additional costs.

Miss Terry Tappan