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

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

Subject: Reject PRO 01-21 - Stand Up for Workers

Date: Friday, April 28, 2023 5:20:12 PM

Dear Dept. of Financial Protection and Innovation,

Earned wage access is a right that should be protected. Rule PRO 01-21, however, would make it harder for workers to make ends meet.

I've been in tight spots before where I needed to get access to my wages before payday. The current system allows workers to access their paychecks free of charge or for an optional tip, giving them control over their financial decisions. PRO 01-21 would take away this power from the workers and give it back to the big banks and payday lenders.

PRO 01-21 will have a negative impact on workers. Please reject this rule and stand up for California's workforce and families.

Nicole Finocchio