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

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

Subject: Protect Workers" Rights - Reject PRO 01-21

Date: Tuesday, May 2, 2023 6:36:31 PM

Dear Dept. of Financial Protection and Innovation,

I firmly oppose PRO 01-21. Workers have already been deprived of many of their rights. We cannot allow state regulators to take away our autonomy and make it increasingly difficult for us to manage our finances.

I have experienced financial hardship and needed access to my salary urgently, but due to the exorbitant rates and fees charged by payday lenders, I was unable to do so. Therefore, it is important that we protect services that enable us to access our earned wages without any additional costs.

Therefore, I urge you to reject PRO 01-21 and safeguard workers' rights.

Peter Haugo