| From:    | action=advocacyai.com@mg.advocacyai.com on behalf of Sarah Limroth |
|----------|--|
| То:      | DFPI Regulations   |
| Cc:      | Fairman, Peggy@DFPI  |
| Subject: | Please protect workers' rights (PRO 01-21)                         |
| Date:    | Tuesday, May 9, 2023 11:42:59 AM                                   |
|          |  |

Dear Dept. of Financial Protection and Innovation,

As a Californian citizen concerned about financial freedom, I urge you not to proceed with the proposed rule change – PRO 01-21 – that would introduce mandatory fees on Earned Wage Access (EWA). This service provides much-needed flexibility for working families experiencing cash flow issues or unexpected expenses; however, if imposed with fees, it may no longer be affordable or accessible – thus diminishing its effectiveness as a financial tool while undermining Californians' rights over their own earnings. Please do not proceed with this proposal and help protect our right to financial independence!

Sarah Limroth