From: <u>action=advocacyai.com@mg.advocacyai.com</u> on behalf of <u>Tracy L Neff</u>

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

**Subject:** PRO 01-21: Protect Workers" Financial Freedom

**Date:** Thursday, April 27, 2023 2:31:39 PM

Dear Dept. of Financial Protection and Innovation,

I am expressing my deep concern about the proposed rule PRO 01-21. Workers should not be charged fees or have to pay high-interest rates in order to access the pay they've earned. Earned Wage Access is a right and this rule would make it harder for Californians to make ends meet.

Enough freedoms have been taken away from workers, they should not be subject to rules that take away their financial freedom too.

Please reconsider PRO 01-21 and protect Earned Wage Access.

Tracy L Neff