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Secretary Jennifer J. Johnson  
Board of Governors  
Federal Reserve System  
20th St. and Constitution Ave., N.W.  
Washington, D.C. 20551  
RE: Docket No. R-1314

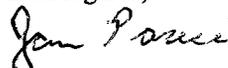
Dear Secretary Johnson,

For the past five years I have been, and will continue to be, a faithful customer of CorTrust Bank. They were one of the few companies that gave me a chance when I wanted to rebuild my credit and I will always be thankful to them for that opportunity. Now I understand that new regulations are being considered that could limit the fees companies like CorTrust charge for their services. While that may sound good initially, the end result could mean thousands of Americans would no longer have access to credit, and that would be unacceptable.

As the controller for the Buffalo Salvation Army, I obviously know how to manage money, but two bad marriages destroyed my personal finances and I was forced into filing for bankruptcy. Once you file bankruptcy, getting a lender to give you a second chance is almost impossible. At least subprime companies like CorTrust give people that chance. Nobody likes having to pay fees but I would rather pay a fee and have access to credit than to go without. There are so many things that you must have a credit card to achieve today. Ever try renting a car without a credit card?

Not having credit can be very embarrassing, as well. Before I got my account with CorTrust, my car broke down and I had to swallow my pride and ask my father for a loan. As a very self sufficient and independent woman, I would rather do it myself, and my card gives me that freedom. Please allow other people to experience that freedom as well and reject these new regulations.

Best regards,

  
Janine Parisi