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07/13/2008

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

Dear Board of Governors,

I am a single mom, and providing for three children alone is a challenge at times. I work as a home attendant caring for the elderly. My job is emotionally intense; then I come home and care for my children. I don't need the added stress of wondering if I'm going to be able to pay my bills on time.

The credit cards I have allow me to always know that even if pay day is a few days away, I'll be able to pay my bills. The cards have never had to save me from a huge emergency because they have prevented many financial emergencies by allowing me to have access to cash when I need it. I always pay back what I owe when I'm paid; I don't accumulate large amounts of debt. These cards provide me with peace of mind.

Due to the fact that I'm always on time with my credit card payments; and also with the rest of my bills with the help of my cards, I've built my credit high enough to qualify for a home. My children and I are house hunting as we speak and are very much looking forward to owning our own home. Please do not take this peace of mind away from those of us who use these cards.

Regards,


Kimberly Colletti