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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,

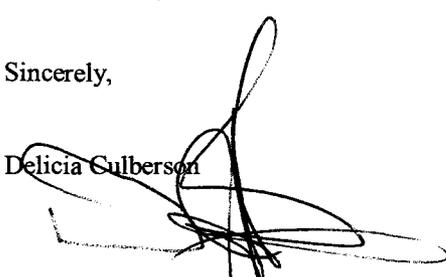
I am in the process of purchasing a residence and have come to realize just how important a good credit rating can be. Because of my credit score, I feel that I received a lower interest rate on my mortgage loan. Over the years this will provide a tremendous savings for me.

I hope that the changes being considered by the Federal Reserve Board will not be implemented. I fear that changing the way credit card companies may charge fees for some of their credit cards will cause those companies to refuse credit to those just establishing credit or those with less than desirable credit histories. Others like me may not have the opportunity to build a good credit score or reestablish their credit history, thus missing out on the advantages provided by having a good credit rating.

I have had my CorTrust card for about two years. I recently used it for travel expenses when there was a death in my family. It has been a good source of emergency funds, and I would recommend it to anyone needing a credit line. Access to reliable credit is necessary to almost everyone. I ask the Board to cease interfering, as your actions may constrain the accessibility of credit from those who need it most.

Sincerely,

Delicia Culberson



4/21/08