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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,

Subprime credit card companies must continue to serve the people in the best possible way. Their assistance is of utmost importance. These companies save from a lot of heartache for many of us. I hope that you will give clear and reasonable thought to the new regulations that you are preparing to impose upon them and, ultimately, the people.

In the past, my credit wasn't A1; therefore, I had to go to a subprime credit car company to obtain a credit card. I need a credit card because I travel a lot for my job and take vacations with my family. The only way that you can rent a vehicle is with a credit card. Of course, you could use a debit card, but they hold \$300 for a deposit. This was especially meaningful when I had to go to Atlanta Georgia for three days for my job a few months ago. I hadn't been to Alabama in a while, and that's my home. I called one of my aunts to put together a small family gathering because I was going to come there for the weekend. I was able to see one of my aunts that I hadn't seen in a while. We reminisced about old times- even back to when we were children. The time that we spent together was so wonderful. Soon after, sickness crept in on one aunt. Sugar, we call her. Two weeks later, she was dead.

It was my credit card that made it possible for me to spend time with my family in those last days and to attend her funeral. Had it not been for the invaluable service that this company gives to people, it would be virtually impossible to for me to just go right back to Alabama. I am so grateful for these companies, and I want others to have just as much access to them as I've had. Please, don't hold them back.

Best regards,


Camille Jackson