

Anna Rosales . 1241 Ne 206 Street . Miami, FL 33179

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,

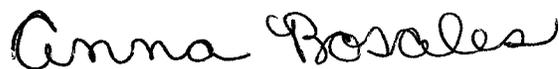
When a consumer gets access to credit, there are many benefits that affect their whole family. Having access to credit improves my family's quality of life with trips to Disney or to Tampa to visit my granddaughter and other family members. I am concerned that the Federal Reserve Board's proposed decision to stop initial subprime credit card fees will be more damaging than helpful to families.

When I got divorced, I was left to pay the bills, which is why my credit score dropped. I got an offer in the mail for the Total credit card and on a lark I decided to fill it out to see if I would get approved. Having credit has saved me in emergencies like when my tires went out. I was able to charge a set of new tires to my credit card.

I understand that the banks need a little financial insurance up front and I think it's fair. If banks aren't allowed to charge initial fees, then people can't get credit cards. Emergencies do come up and people need access to a line of credit. I am asking that the Board continue to allow consumers to have access to second chance credit - even if they have to pay initial fees.

Regards,

Anna Rosales

A handwritten signature in black ink that reads "Anna Rosales". The signature is written in a cursive, flowing style.