

07/28/2008

**Freda Denetclaw**  
**PO Box 881**  
**Fruitland, NM 87416**

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,

I think that credit card companies should be able to charge fees so that they can grant credit cards to people with less than desirable credit histories. The Federal Reserve Board should allow the subprime credit industry to protect themselves in this way. Please, do not prevent these companies from charging fees.

I actually have a credit card that I am actively trying to pay off. I do not like the interest rate, but using the card for general purchases is very handy. If anyone is willing to act responsibly and pay their debts, they deserve a credit card, even if they have been down in their luck.

If credit card companies are not allowed to charge fees, they will balk at lending to those who need subprime credit. That doesn't seem fair, since bad luck can come upon anyone at any time. Please, do your best to permit credit card companies to charge fees that will make credit cards more accessible to all citizens.

Best,

Freda Denetclaw

A handwritten signature in black ink that reads "Freda Denetclaw". The signature is written in a cursive style with a large, prominent 'F' and 'D'.