

Lucy A King
760 Rossi Cir
Dothan, AL 36305-5264

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-

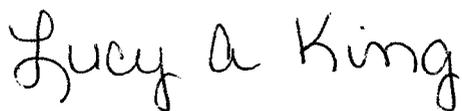
I am writing today to ask that the government stop trying to over-regulate the subprime credit card industry. The new regulations could potentially cause more damage to people in America who are struggling with poor credit. Sometimes people are struggling financially because of events they had no control over. I am one of them.

In 2004, I was seriously injured in a car accident. I had two discs taken out of my back and replaced with a titanium plate. As you might imagine, these surgeries caused me to be out of work for two months. My husband is retired military, so his monthly paychecks were not enough for us to make ends meet during this time. It was a daily struggle. Around that time, I was sent a pre-approved credit offer from CorTrust Bank. I immediately applied and began using my card. It has been very helpful for small purchases like gas, groceries, and buying school clothes for my grandson. Recently, my husband was diagnosed with cancer. Our card has now become helpful in paying for our daily drive to his treatments. Every time I use my card and pay my bill, my credit score is impacted in a positive way.

A company like CorTrust can be so beneficial to someone like me. I would definitely recommend them to anyone I know who needs to rebuild their credit. The proposed regulations regarding these companies could actually stop a company like CorTrust from offering credit to someone like me. Please do not allow that to happen. Good people deserve a chance to get back on their feet.

Best regards,

Lucy A King

A handwritten signature in black ink that reads "Lucy a King". The signature is written in a cursive, slightly slanted style.