

Carol Dingler

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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-

I would like to request that the Federal Reserve Board's proposed regulations be barred from passing. These limitations will prevent banks like CorTrust from being able to extend credit to Americans with a tarnished credit history. It is important that everyone be given access to credit.

Although I had other credit cards when I applied for my CorTrust credit card, I desired a little more security. Having a credit line gives me the assurance to know that, if my car breaks down, I can afford to repair it. With prices increasing on nearly everything, I know that I can still purchase everyday necessities with my credit card if I am running short between paydays. Along with added safety against unforeseeable events, my CorTrust credit card has increased my credit score.

I know that fees that are associated with the CorTrust credit card, but I still value the self-assurance that it gives me. The impending regulations on those fees are dangerous and should be stopped. Please do not prevent others from having access to a CorTrust credit card or one similar to it.

Thank you for your service,

Carol Dingler