

Jul 19, 2008

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Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

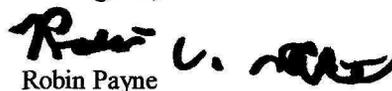
Dear Board of Governors,

I think the Federal Reserve should not be placing any more restrictions on subprime credit card companies that give many consumers an opportunity to obtain credit. The new regulations would only increase the profits of those geeks in corporate America and harm the working poor. I would recommend my card company to friends and family because of the outstanding customer service that I receive and the freedom they made possible by giving me a fresh start with my credit.

Even after my credit rating improves, I plan to stay with CorTrust. I am glad that I took the credit opportunity they offered me. It has been nothing but a positive in my life. I would much rather pay the fees that CorTrust charges for my credit card than be victimized by pawnshops and other local mafia type companies.

A few years ago an accident left me temporarily disabled and in need of some financial support. My CorTrust credit card gave me the ability to get back on my feet. Please do not support the proposed regulations. They will continue to allow the rich to get richer and the poor to have nowhere to turn for help.

Best regards,


Robin Payne