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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 got the Total Card to reestablish credit. I needed the opportunity Total Card gave me; I had previously filed bankruptcy, therefore my credit rating was low. Additionally, I had credit card debt that was consolidated through a credit-counseling agency, and this reflected poorly on my credit report. We all need a second chance, which is why I am against the Federal regulations.

It is hard to live nowadays. I am retired and on a fixed income. Sometimes, after paying rent and bills, I do not have any money left. My Total card is a lifesaver because I can use it to buy food. Since having my Total card, I have been approved for other credit cards, such as Image Bank and Best Buy.

With the opportunity Total gave me, I cannot agree with the Federal Reserve's proposed restrictions against them and other subprime lending companies. Besides, it is a tough economy, and it is hard to get by without a credit card. People need access to credit to make ends meet. The Federal Reserve restrictions will make it tougher for credit card companies to approve the people who really need a chance to get credit. I hope that these restrictions will be rescinded or denied. Thank you.

Your constituent,

  
Joyce Linn