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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

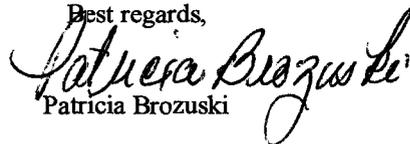
Dear Secretary Johnson,

I am writing today to convey my thoughts about restrictions on subprime credit card lenders. I understand the concerns that the board has, but I feel this may make many lenders more selective as to who is issued a card. That is where the problem will arise.

I was hoping to strengthen my credit rating when I applied for my subprime card. My credit was not in bad shape, so this worked out well for me. I know that my rating has since improved, and I have received offers for other forms of credit. I am grateful to have a credit card available in times of need. When my television went out, I was able to go and purchase a new one immediately instead of doing without. I still have my card available in case of other emergencies, which is comforting to me.

I appreciate that the government is looking out for those consumers who rely on subprime cards, but the Board should realize how these restrictions may also have a negative impact on those who need the most help. Prime card lenders are not going to consider someone who has fallen on hard times, and if limits are imposed our subprime lenders, many will certainly be denied all forms of credit. We should not make decisions that will limit access to credit for thousands of Americans. Many are hard working and searching only for a chance to build towards a better future. I ask that you try to understand how these restrictions will affect individuals, and do not place limits on subprime credit card lenders.

Best regards,

  
Patricia Brozuski