

Horace Crockett

---

PO Box 933

---

Poca, WV 25159

---

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

Dear Secretary Johnson-

I am concerned over new regulations proposed by the Federal Reserve Board that would prohibit certain credit card fees. This would adversely affect a company's ability to offer credit to individuals with less than perfect credit histories. These people would then have little hope of improving their credit scores and building a good credit report.

I am married with grown children, and I work in the maintenance department at Maplewood Apartments here in Poca, West Virginia. I kept applying for credit but was denied repeatedly. Finally, First Premier allowed me to obtain a credit card. I made my regular payments, and my credit rating increased over time.

In this day and age, it is almost essential to have a credit card. Imposing regulations that make it harder to obtain credit is not a good idea. People need a chance to build a good credit history, so I hope you reconsider your proposal.

Thank you,

  
Horace Crockett