

Darla Gehres . 1708 Valley St . Atwater, CA 95301

Jul 19, 2008

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

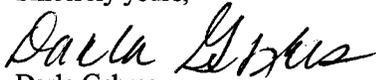
Dear Board of Governors,

I'm writing to ask you not to support pending rules regulating credit card fees effecting companies such as CorTrust Bank and the credit cards that they provide. I first obtained a CorTrust card to help me establish credit. I value my card, keep my credit limit at only \$250 and pay it in full every month. Because they have been so beneficial, this legislation concerns me.

There are a couple of things that come to mind when thinking of the benefits that this company has brought to me. My CorTrust card has helped me get from paycheck to paycheck when I don't have cash available. It's difficult budgeting for gas when the price changes every other day. I also enjoy their personalized service. For instance, at one time, they credited a late fee for me when I missed my due date. Most credit card companies do not work with you in this way.

Changing the fee structures for these credit cards will negatively affect those unable to obtain conventional lines of credit. I also believe that we have enough regulations already and could better serve our time working with other issues. Please reject this proposal and leave these decisions in the hands of the credit card companies.

Sincerely yours,


Darla Gehres