

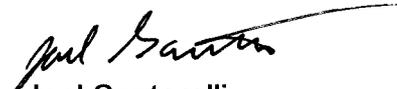
Jennifer J. Johnson - Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

RE: Docket No. R-1314

Attention:

I am against the proposed rule that would place limits on credit card fees. (Fed. Reg. 28,904, 28,923-25; May 19, 2008). This would reduce credit lines and detrimentally affect sub prime citizens. Sub prime citizens would be stripped of credit building and rebuilding opportunities that they deserve. As the economy continues to struggle, more and more citizens will fall into this sub prime category. We need to support these people by giving them the necessary resources they need. This proposed rule would be financial suicide and should be withdrawn.

Regards,


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