

Raymond Rodio Jr

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Jul 27, 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-

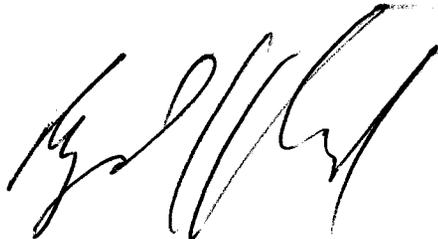
When I began the effort to try to reestablish my credit, I found that it was practically impossible to find a credit company that was willing to offer me credit. Credit companies will look at an applicant's past problems and shy away from giving them a second chance. I believed it was worthwhile to pay the fees subprime credit companies require so I could start rebuilding my credit. This option must remain for people who are trying hard to get reestablished.

My wife and I owned a small business. Business problems ensued and we were forced to file for bankruptcy. Thank goodness I got the CorTrust Bank card, because it has given me the chance to reestablish the good payment record essential to good credit. Since I have had this card, my credit score has increased, and I have been approved for other credit cards.

I was given a chance by subprime companies when other credit lenders shied away. Without this chance, I would never have been able to build my credit score to a good rate. Everyone deserves a chance to work to restore their credit. Bad credit can be overcome if a person is given a chance and takes advantage of a good opportunity. I hope that people who need this chance will continue to have the resources of subprime companies available to them. These companies must not have their fees restricted, because this could cause them to stop lending to people who are credit risks.

Thank you for your service,

Raymond Rodio Jr

A handwritten signature in black ink, appearing to read 'Raymond Rodio Jr', written in a cursive style.