

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-

In today's society, more citizens rely on credit due to the fact that it is safer than carrying large amounts of cash. With this in mind, all individuals should be able to have a chance to receive credit. This is one of the reasons why the Federal Reserve Board should not pass the law to regulate subprime credit card fees.

My reasons for applying for a subprime credit card may be different from others. I fortunately had maintained a positive credit rating allowing me to have access to numerous prime credit cards. But the ability to increase my credit a step further caused me to apply for a CorTrust Bank credit card. I was immediately approved and charged a nominal fee. Since I live on a fixed income because of becoming disabled two years ago, I am able to purchase food and other necessities when cash is not available. I have been satisfied with the CorTrust process and feel safer knowing that I am able to rely on my credit when the need arises.

I hope you will take my story into consideration and not allow the Federal Reserve Board to pass the law to regulate subprime credit card fees. Such matters should be left up to the individual if they feel the fees are too much to handle. At least by having companies such as CorTrust, they will be able to have the opportunity to make that decision.

Thank you for your help,

Sal Amorino

A handwritten signature in black ink that reads "Sal Amorino". The signature is written in a cursive style with a large, sweeping initial "S".

Sal Amorino  
515 67Th St.  
WEST NEW YORK, NJ 70931