

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

Dear Secretary Johnson-

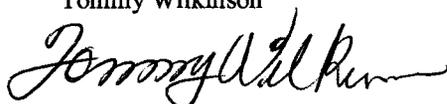
I am writing today to urge the Federal Reserve Board not to impose restrictions upon the fees subprime companies, such as CorTrust Bank, charge. I greatly appreciate the privileges my CorTrust credit card offers me. I was fully aware that I would pay fees, but this is a small price to pay for the chance to build a positive credit history.

I use my CorTrust card to purchase groceries and birthday presents for my children. It has come in handy for paying bills and it allows me to have a degree of flexibility in my budget. I always make my payments on time. As a result, I have seen my credit score rise. I would, without hesitation, recommend the CorTrust Bank credit card to my family and friends. This is a safe and reliable way to obtain credit.

My CorTrust card will help me to obtain a prime credit card in the future. I was thankful to be given the chance to build a payment history and to improve my credit. Please do not take this chance away from the millions of Americans who may have less than perfect credit.

Thank you,

Tommy Wilkinson

A handwritten signature in cursive script that reads "Tommy Wilkinson". The signature is written in black ink and is positioned below the typed name.

Tommy Wilkinson
1116 Sweetwater Ln Apt 3
Spring Valley, CA 91977