

Clint Hickel
3201 California Street
San Francisco, CA 94118-1903

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

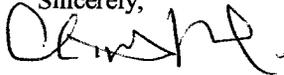
Dear Secretary Johnson,

The Federal Reserve Board's proposal, which interferes with subprime credit lending, is unacceptable. I do not agree with the guidelines they are trying to set concerning the subprime credit card fees. Those fees are charged because of the risk they are taking when they approve people with high-risk credit.

I was unemployed for three and a half years, during which I also took care of my mother. My financial situation was such that I just could not pay all of my bills, and my credit was destroyed. CorTrust took a chance on me by extending me credit. I am now employed, and I am slowly, but surely, getting my credit and my life back together. This card has helped in situations when I was strapped for cash.

I am asking for your help by reconsidering these new regulations. It will hurt people, like myself, who have a hard time getting credit. Having access to credit is important especially when things happen that you have no control over. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Clint Hickel', written over the word 'Sincerely,'.

Clint Hickel