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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 have always done things to better my lifestyle. I attended college so that I could live the American dream. I needed to get student loans so that I could further my education and better myself. Unfortunately, things did not go as planned and my student loans were not paid back as scheduled. My credit score suffered as a direct result. I was not able to get a low interest rate credit card like some people, but luckily there was somewhere for me to turn.

With my husband being disabled, and my credit being poor, my Total Card has come in handy. I use my card for several different reasons. We can purchase my husband's medical supplies with our card. I have the convenience to order his supplies online. This saves me from writing checks, which I dislike. There are times when I am short on funds and need to use my card just to buy groceries.

I understand that I am paying higher fees than some card holders, but the benefits of having my card are far greater. I think that all people should have access to some line of credit, regardless of their past. I rely on my card for many things and would not want to be without it. Everybody should be entitled to receive a line of credit based on their own assessments and not those of the government.

Thanks,

Angela Woods