

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:

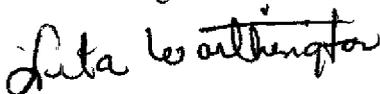
I am writing in reference to the subprime credit accounts that financial institutions currently use to help people re-build credit. I see no reason why the Federal Reserve Board should meddle with subprime credit lenders. The new regulations being proposed will make it impossible for people with substandard credit to improve their credit scores.

I am on disability, so I have very little tangible income. When I found myself in a position with poor credit, I didn't have a lot of options. In this day and age, credit cards are needed for many things, such as making hotel reservations or renting a car. I recently went to visit my daughter and my car broke down as I was returning home. Thankfully, because of my subprime account, I was able to get the car fixed.

I ask that you please not take any action that will make it more difficult for consumers to have access to supprime credit. My subprime account is allowing me to raise my credit score. Without it, I would have no safety net at all for emergencies. Again, I ask that you consider just how much these accounts are needed as you deliberate this action.

Your constituent,

Leta Worthington



Leta Worthington  
1410 S College St  
Brady, TX 76825