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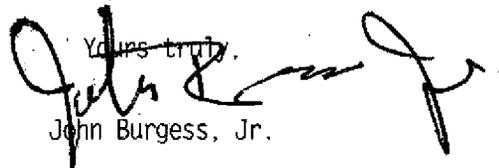
Secretary Jennifer J. Johnson
Board of Governors
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Secretary Johnson-

When you are self-employed, every little thing affects your income and, therefore, your credit. I got sick a few years ago, and of course, that had a huge impact on my business and my credit. CorTrust took a chance on me when I was at a dead-end street.

Now, my CorTrust card is that little extra bit of cushion that helps me to feel more secure. I know that, if I am in a situation where I need a little extra help at the end of the month, it is there for me. There was a time when I had run out of medication did not have any cash. I take about nine medications, so this was a big deal for me. Knowing that I have my card if I have a situation like this arise again is essential for my peace of mind.

Regulations that limit how companies like CorTrust run their business will end up keeping them from helping as many people as they do now. They took a chance on me, and it worked out well for both of us. Everyone deserves that second chance, and companies deserve to be able to decide whether they can extend that helping hand.

Yours truly,

John Burgess, Jr.