

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

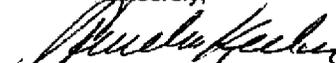
Dear Board of Governors-

CorTrust Bank made it easy for me to apply for a credit card. I was searching for a way to reestablish my credit, and I received their offer in the mail. I was approved shortly thereafter, and thankfully received my card. I have been a CorTrust member for four years now.

Years before seeking help from CorTrust Bank, my credit standing was pretty good. Unfortunately, my husband passed away unexpectedly. While struggling with his funeral expenses, I lost one of my two jobs. Paying my bills became a real challenge, and my credit score suffered. Since receiving my CorTrust card, my credit rating has really improved. With my timely payments, my credit limit has been increased over the years. I enjoy the security my credit card provides, and I am able to make larger purchases without hassle. For example, the card enabled me to buy rings for me and my sister shortly before her death from lung cancer. She cherished my gift and wore it until her passing, a mere six months later. I've since had her ring inscribed, and I wear it every day. My CorTrust credit card enabled me to give this gift, and I treasure this symbol of my love for her.

The Federal Reserve Board does not need to meddle in the fee structure of credit lenders like CorTrust. Credit cards offered by subprime lenders are an honest, necessary option, and consumers need these lenders to remain viable. I fear that with your interference, subprime credit companies may deny or limit the credit they extend to people with poor credit histories. Do not put these companies in an untenable position, and make it impossible for people like me to reestablish ourselves and prove creditworthiness.

Sincerely,



Aurelia Keeler