

Jul 19, 2008

**Isidro Hernandez Jr**  
**2630 Stone Hedge**  
**Eagle Pass, TX 78852**

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 currently have a credit card account with CorTrust Bank, a subprime lending company. My credit rating was seriously damaged after my divorce a few years ago; I was unable to obtain credit from most traditional outlets. CorTrust was different. They offered me acceptable rates and a credit line that fit my needs. I am working on getting my credit back in good standing; I pay my balance every month and use this card mainly to reestablish my credit.

Since obtaining this card and paying it responsibly, I have been able to purchase a home and furniture. I cannot imagine how long it would've taken to repair my credit without this card. They offered me credit, and gave me personalized service, when no one else would help me.

Please consider leaving decisions about credit rates and fees up to the individual companies offering the service. Obtaining credit is hard enough on its own, without the additional strains I believe inherent with this type of regulation. If the Board's restrictions are later approved, it is troublesome that many subprime companies, like CorTrust, will be unable to continue offering their products and services to people who suffer from past credit problems like I have.

Best regards,

Isidro Hernandez Jr

A handwritten signature in black ink, appearing to read "Isidro Hernandez Jr.", written in a cursive style.