

**John Essex
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Jul 20, 2008

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,

I would like to respond to an issue that is being reviewed by your office. I am definitely not in favor of the government, specifically the Federal Reserve Board, placing any regulations that would deter or hinder a person's ability to receive credit. I got my card because I am a fifty-year-old, single person on a limited income. I absolutely needed a credit card. Total Card readily offered me one by charging a startup fee to protect themselves. Without it, I could have been denied.

Having the Total Card has actually helped me in more ways than just being able to make purchases online or at Wal-Mart when cash is not available. I have also learned better budgeting skills and to make my payments on time. I find my credit card to be more convenient than trying to obtain cash quickly from another source. The benefits are especially noted at the end of the month when waiting on my Social Security check and money is tight.

I cannot imagine how difficult it would be for me, on a month to month basis, without my Total Card. They did what they saw as necessary to lend to me, and I am so glad that they were able to. I totally disagree with regulations on their fees, and I hope that you take this into consideration when making your decision.

Best regards,

John Essex