

07/22/2008

Leeante Sanders  
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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:

I am a Registered Nurse living in Houston, TX and like many others, I believe that having a credit card can be very helpful. I was able to get a credit card through CorTrust Bank even though my credit score was a little low. I am now able to improve my credit because I was given the chance to do so through CorTrust. Now the Federal Reserve wants to step in and make this an unrealistic opportunity for others like me.

Not only has my credit card been beneficial in helping to reestablish my credit, I was also able to depend on it when I needed food and gas. I would hate to see any policies put into place that could possibly hinder me and others from having access to dependable credit. Unfortunately, some people have to depend on other sources for credit such as payday loans. I can certainly say that my CorTrust credit card has been much more reliable than those organizations and I have no plans to close my account anytime soon.

Permitting companies such as CorTrust to continue with the fees that they have established means so much to millions of Americans like me. It allows us to get the things we need while improving our credit at the same time. Please do not let the Federal Reserve get away with ruining the hopes of so many people who are trying to better their lives financially.

Your constituent,



Leeante Sanders