

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 found myself having to rebuild my credit because my wife allowed my stepson to use our high limit credit card. He misused the card and left me with the bill. I had to join a credit consolidation program to get help. As part of the program, I applied for a subprime rate credit card.

CorTrust Bank is the company that I decided to go with to obtain a credit card. The fee involved with this card was not a problem for me because I needed this card to get me back on track financially. I am thankful that this company gave me a chance to rebuild my credit.

I have noticed improvements on my credit score, and I have been receiving credit line increases. The rise in my credit limit has been great for when I need to travel and to be able to have extra funds left available to me in case of emergencies. I need to be able to have access to these types of credit cards until I can finish paying back my debt. The regulation that the Federal Reserve Board wants to impose on subprime credit card lenders would not be beneficial for anyone. Please do not add these restrictions to this industry.

Best,

Manuel Tamayo Jr



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