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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

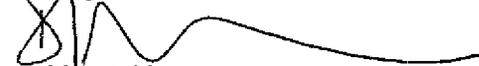
Dear Secretary Johnson,

I learned today that the Federal Reserve Board is proposing to implement restrictions on the fees subprime lenders may assess. This would effectively limit the availability of credit for those consumers with less than perfect credit histories. Many people would be harmed by this proposal. Every consumer should have the freedom to choose whether they wish to accept a subprime credit card. Credit is vital in today's economy.

I applied for my CorTrust Bank credit card after I lost my job a few years ago. After losing my job, I lost the only other credit card I had. I needed to rebuild my credit, so I turned to CorTrust Bank. I use my card to purchase gasoline and groceries. Subprime lenders offer people a way to rebuild their credit. The CorTrust card has definitely been a help and I appreciate having this card.

If the fees subprime lenders assess are restricted some Americans may not be able to obtain credit. Everybody should have a second chance to build a positive credit history. Please consider what a harmful effect these restrictions would have on American consumers.

Best regards,



Deshiya Robinson