

Thomas B Smith Jr  
65 Gage Ln  
Vienna, IL 62995

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:

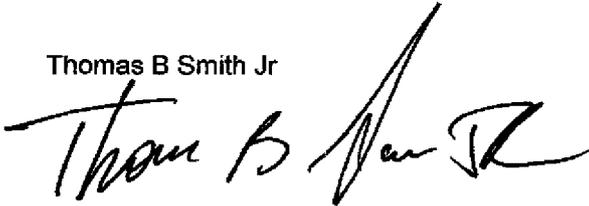
My name is Thomas B. Smith, Jr., and I am writing as a concerned United States citizen. The Federal Reserve Board may limit our access to credit, and I urge you not to support the new regulations affecting subprime credit card companies.

Because of unforeseen circumstances in my past, I had poor credit. CorTrust Bank provided me with a credit card when our prime banks wouldn't give me a second look. I have used this card to reestablish my credit and good name, and I've seen my credit score gradually increase. I have needed the credit card for emergencies that have arisen, which I don't have the cash to pay for. This card is also very convenient when purchasing items online, such as DVD's and pictures, when cash isn't an option.

This may be the only way that Americans with poor or no credit can reestablish their rating. I feel that the fees are appropriate and that the banks should be able to make the decision of whether or not to change them. Please don't support these regulations against subprime credit cards.

Yours truly,

Thomas B Smith Jr

A handwritten signature in black ink that reads "Thomas B Smith Jr". The signature is written in a cursive style with a large, sweeping initial "T" and a distinct "Jr" at the end.