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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,

A few years ago, I turned to CorTrust Bank when I needed a credit card. At the time, CorTrust was the only bank that would offer me credit; no other bank would assist me because of my low credit score. Now I understand that the Federal Reserve Board intends to force many credit companies to make changes, which may prevent many consumers from being approved for an account in the future. This would be an unfavorable move for consumers such as myself. Credit cards, like the one from CorTrust Bank, allow consumers to establish or reestablish their credit.

If credit from banks like CorTrust is no longer readily available, many everyday citizens may never have the opportunity to raise their credit score to a more favorable number. Nor will they have access to certain things like rental cars or online purchases. Credit cards are a necessity in today's world. If you do not have access to one, there are certain things you simply cannot obtain.

Whenever I run across somebody who is looking for a way to fix up his or her credit, I always recommend the card from CorTrust Bank. It worked wonders for my credit score, and probably thousands of other Americans who did not have anywhere else to turn. If the Federal Reserve Board is successful in passing regulations, I am certain that many Americans will not have the chance to enjoy the benefits of having a credit card. What will that do to our already weak economy? Why would the Federal Reserve Board pass restrictions that could limit the spending power of so many people? Our economy is already in rough shape, please don't make it worse.

Yours truly,

Eddie L. Key Sr.