

Aug 04, 2008

Craig S Willis Jr
9410 Knox Dr
Overland Park, KS 66212

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:

When you are first starting out, it can be difficult to always make the right decisions. Most high school graduates and even those in college don't understand that the credit decisions they make at that point can affect them for years to come. I had to learn that the hard way, like most teens, and have been working hard to repair the damage that I did.

Even one late payment can wreck havoc on your credit score and mine was in bad shape. I applied for a CorTrust account nearly a year ago and was approved. It has been a great help in increasing my score, and I am thankful that there are companies out there that are willing to take a risk on consumers. Life happens, and we just have to pick up the pieces and start over. Traditional prime lenders though most often won't give a second chance. That is where subprime credit companies offer assistance in building a credit score that one can certainly live with, and help consumers move on to better credit opportunities.

Since getting my CorTrust card, I am making payments on time, and budgeting better so I do not overextend myself. I am 32 years old and have learned from my mistakes of the past and in the next year will be moving on to a better credit card with higher limits and fewer fees. I am even hoping to purchase my first home next year. The future can be bright, if you're just given the chance. CorTrust gave me that, and I am proving myself.

Your constituent,

Craig S Willis Jr

A handwritten signature in black ink, appearing to read "Craig S Willis Jr", written in a cursive style.