

Denny N Petitti
3000 Ford Rd Apt B23
Bristol, PA 19007

08/02/2008

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 consider it important to develop a relationship with the bank or financial institution I choose to do business with. I do not want the federal government involved in that relationship. So I hope you will oppose any action by the Federal Reserve Board that would limit my access to credit. I can take care of my own business.

A few years ago I did not take care of my credit as well as I should have. I have learned from that experience. I have worked to regain my credit standing, and hope to purchase a condominium sometime in the near future. I am employed as a customer service representative, and look forward to being financially secure. The opportunity to rebuild my credit has been important to me.

I believe I will get along just fine without my government meddling in my financial affairs. If it was necessary for me to pay a certain fee to get a credit card, that was my decision to make. Please do me the favor of protecting my right to make that decision without government interference.

Thank you for your help,



Denny N Petitti