

Platiny Dallegrand
336 Sterling Ave
Delray Beach, FL 33444

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 I was trying to find a company that would extend me the credit I needed to start rebuilding my history, I found that many credit lenders were unwilling to take the risk. Sometimes, our pasts can be difficult to overcome. Fortunately, there are subprime companies that will grant people us a small amount of credit to begin again. The fees that I had to pay in order to get a subprime card were of no consequence to me, since I felt that they were worth it for the chance to rebuild my credit.

My poor credit rating came when I didn't really take credit seriously when I was younger. At that time, I did not realize how important it is to always make sure you pay your bills on time. Now, with maturity, I understand how important good credit is and how difficult it is to do anything without it. CorTrust Bank gave me the opportunity to rebuild my credit. Even when I have accomplished this goal, I plan on keeping this card. They were the company that gave me a chance.

People sometimes make mistakes when they are young. Really, any situation could cause your credit to plummet. I am continuing to work hard to make sure all of my payments are made on time, and I know that I will soon be able to enjoy good credit. If others are to have this same privilege, the Federal Reserve Board must not over-regulate subprime companies. They must not be controlled so much that they have to cease giving credit to people with backgrounds considered as risks.

Sincerely,

Platiny Dallegrand

