

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 am extremely concerned about the proposals by the Federal Reserve Board regarding subprime credit card fees. My concern is that if these regulations are put into effect that many Americans may not be approved for a reliable credit resource that is so vital today. Total Card gave me a chance to rebuild my credit, and I want to see other people have the same chance

I wanted a way to establish my credit, so I applied for a card with Total. I had my credit card just a short time when I was approved for other credit cards and an auto loan. I refrain from using my card carelessly. I usually use my credit card for emergencies or when I travel. I am engaged with one child and another on the way. My fiancée and I look forward to being able to purchase a home once our credit is established.

Total Card gave me the chance that I desperately need to begin to improve my credit. Total charges fees so that the company can manage the risk they taking on lending to me. I understand this is the way they protect their company. Therefore, I ask you to reconsider putting any restrictions on these subprime companies.

Yours truly,

Kevin Newton

Kevin Newton
544 Emerson St
Rochester, NY 14613