

Monique Johnson

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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-

It is already hard enough for people to get credit. Since we need credit wherever we go, the Federal Reserve Board should not impose restrictions against subprime credit card companies. Especially since they are willing to help people establish, or rebuild, their credit. I got the CorTrust card because it was easy to sign up and get approved. My credit rating was fair at the time I applied, but after that I was able to improve my credit line to a better standing.

Due to a good pay history with CorTrust, I have received credit cards from Capital One and Wells Fargo. Recently, I got a credit line increase on my Wells Fargo card. Today my credit is in good shape. I have used my CorTrust card to pay bills during times when my paycheck was short and to take care of other business. I especially relied on my card in between pay periods.

It may be a matter of starting or rebuilding credit, but it is good to know that we have companies like CorTrust who are willing to work with us. However, if the Federal Reserve Board is able to pass these regulations, consumer options for credit could be severely diminished. I believe it is just best to leave well enough alone.

Thank you for your service

Monique Johnson signed