

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-

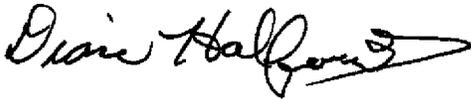
I learned how important credit cards can be many years ago. While on a trip from New Jersey to California, I wrecked my car and my insurance would only reimburse me for my expenses. With no one local to help me and no credit or cash available, I had to take a train home with four broken ribs. I decided soon after that I needed a reliable credit card, and I applied to CorTrust Bank.

Not long ago, my identity was stolen and my checking account was cleaned out. It took the bank over three weeks to clear up the mess, and in the meantime I was truly thankful to have my CorTrust Bank credit card. My card provided me the funds I needed, and I didn't have to rely on the charity of family or friends to help me. I still use my card between paydays to make ends meet. My CorTrust card is improving my credit score, and I appreciate the opportunity they extended me to get my credit on track.

I believe that credit lending institutions do need regulation and guidelines to protect consumers' rights. However, I do not agree with fee restrictions for subprime credit companies. These lenders can only offer credit by charging fees to offset their risks of lending to people with poor credit. Many consumers depend on subprime companies for help with credit problems, and I will continue to recommend CorTrust Bank to anyone who needs a second chance with credit.

Thank you for your service,

Diane Halford

A handwritten signature in black ink that reads "Diane Halford" with a stylized flourish at the end.

Diane Halford  
10517 Apples Dr  
Prairie Home, MO 65068-2228