

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,

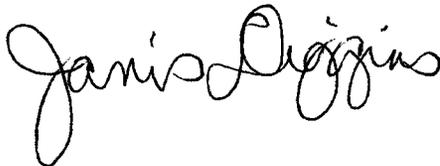
I am writing about the the proposed restrictions the Federal Reserve Board wishes to impose on the fees subprime lenders charge their cardholders. CorTrust Bank has helped many people to establish or rebuild their credit. If these proposed restrictions go into effect, many individuals with little or no credit will be seriously affected. They will be unable to build or repair their credit history. I believe that this will be very harmful to American consumers.

I am a former cardholder with CorTrust Bank. I applied because I was just starting out and had no credit. I have been very successful with this card and my credit rating has climbed. I only closed the account because I now have seven prime cards. I used my CorTrust card mainly for traveling. It was very handy to have since I needed to reserve hotel rooms, something you can only do with a credit card. CorTrust Bank gave me the break I needed to start my credit history off right. I feel very fortunate to have worked with them. They are easily accessible if you ever have a question about your account.

The Federal Reserve Board should not interfere with the fees subprime lenders assess. Companies such as CorTrust Bank have helped many consumers rebuild their credit in a safe and effective manner. By restricting the fees they charge the availability of credit may be seriously limited. Everyone needs to be able to obtain credit in today's economy. Many individuals need a second chance to build a positive credit history. These companies allow people that opportunity.

Best regards,

Janis Diggins

A handwritten signature in black ink that reads "Janis Diggins". The signature is written in a cursive, flowing style with a large initial "J".

Janis Diggins
2020 Garfield Ave
Kansas City, MO 64127