

Allen M Locke

865 Aspenglow Ln

COLORADO SPGS, CO 80916-5538

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

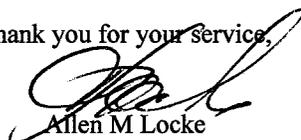
Dear Board of Governors-

I have been a civilian employee with the United States Air Force for over thirty-five years. I am already eligible for retirement, but I have opted to stay on for another five years in an attempt to manage my debt and get my finances in order. I would like to enjoy my planned retirement and not have to supplement my income with part-time work. I travel frequently with my job, and while I carry a government travel card, it is also helpful to have my own credit card to cover personal expenses incurred on the road.

An unexpected death in the family set me back financially, and I developed credit troubles. I needed to rebuild my credit rating, and I applied to CorTrust Bank. I have been a CorTrust credit card holder for nearly two years, and it was the best decision I ever made. My credit score has increased dramatically since I began using my card, and I appreciate the risk CorTrust took to offer credit to me.

Since I work for the federal government, I have great respect for rules and regulations. However, I do believe that the Federal Reserve Board is overstepping their bounds by restricting subprime lending fees. These regulations will force lenders like CorTrust Bank to stop extending credit to consumers who need help restoring their creditworthiness. I believe the decision to use subprime credit should be left to the individual and not made by the Board of Governors.

Thank you for your service,



Allen M Locke