

James Wesley
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Victorville, CA 92395

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 had poor credit since I was in my twenties. I overextended myself when I was young and was never able to find a way to restore my credit rating. I am hoping that this will change, now that I am 37 and have a Total Card account. I appreciate the second chance I have been given to prove I can be a responsible credit card holder and I would hate to see the government take any action that would reduce the availability of subprime credit. Everyone deserves a second chance even if it means paying upfront fees.

I went for many years without a credit card and, with three children to provide for, life without credit can be difficult. We could not rent a vehicle to attend family weddings or visit friends living in Las Vegas. We had no way to extend our income during months when cash was short. Now that we have credit with Total, a subprime lender, I am grateful to be able to take advantage of bargains on eBay and we have access to cash in case of a medical emergency. We would like to continue building our credit rating so that we may purchase some furniture for our home in the near future.

We are happy that Total Card was able to extend credit to us. Government restrictions will not affect our account, but we would hate to see others denied credit due to new regulations. I strongly urge you not to proceed with this plan.

Your constituent,

James Wesley

A handwritten signature in black ink, appearing to read 'James Wesley', with a large, stylized flourish extending to the right.