

Bonita Ezell . 68 N Dewitt Ave. . Apt. 37 . Clovis, CA 93612

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,

You see them all the time- faces on milk cartons or posted at Wal-Mart. Never in a million years do you imagine that your loved one would be one of those faces. My husband was driving his camper from California to Arkansas to complete some family business when he disappeared on April 14, 1980. I had recently become disabled and started receiving Social Security three months prior to his disappearance. My husbands' surviving children got all of his assets, leaving me with all of our bills and none of the money to cover them. Finally, I was forced to file bankruptcy. He was declared deceased in 1987, and my credit had long since been destroyed.

My Social Security check scarcely covers my basic living expenses. I have a chronic pain condition that has resulted in needing a stimulator to manage the pain. This is a medical device surgically inserted into my spine to deliver electrical impulses to help control pain. I was so relieved when I obtained a CorTrust Bank credit card, because prior to that, I had to pawn items to get money for medication. Since the medication I need isn't covered by my insurance, I am now able to purchase it with my card. Next week, I'm having surgery to have the stimulator removed.

I have learned to take one day at a time. I don't use my credit cards for frivolous items, saving them for the necessities of groceries and medication. If companies like CorTrust were forced to deny credit to people like me, I would have no where to turn for extra money. I don't want to burden my adult daughters and son, who all work long hours to try to keep their own heads above water. The Federal Reserve Board needs to understand that companies like CorTrust offer a valuable service. They do not need to impose regulations on any aspect of their business, especially limits on fees that would keep them from offering credit to those of us struggling to right our boats.

Regards,

Bonita Ezell

A handwritten signature in cursive script that reads "Bonita J. Ezell". The signature is written in dark ink and is positioned below the typed name.