

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 today to express my concerns over the recently proposed regulations to subprime credit card fees. I ask that you do not impose these regulations, as the end result will only harm the American consumer. Many people rely on companies such as CorTrust Bank to help them along the way to rebuilding their credit. If these regulations are put into place these companies will not be able to stretch their arm to as many people as they can now.

I filed for bankruptcy a while back and I needed to restart my credit history. I found CorTrust Bank and they have been helping me to reestablish myself for about a year now. I am hoping to continue building my credit up and next year being able to purchase a new car. I like my card so much that I do not intend to close my account once my credit has been fully restored.

I ask that you leave the free market alone. These companies are not hurting anyone. They are only trying to give people a fighting chance to get on their feet again. If regulations proposed by the Federal Reserve are imposed I worry that many people will suffer as an outcome. We all should be able to correct our mistakes. Everyone needs a chance to succeed!

Yours truly,

David Bryant

A handwritten signature in black ink, appearing to be 'David Bryant', written over a faint, illegible background.

David Bryant  
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