

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-

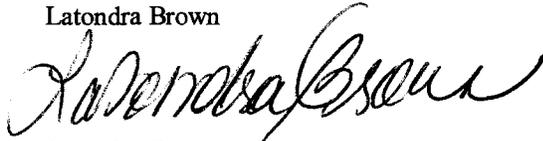
I have had my CorTrust card for a little over one year. I was very pleased to have been given a second chance by CorTrust because I had taken out a bankruptcy almost eight years ago. Without companies like CorTrust, I would have no way to rebuild my credit rating.

Not only has my CorTrust card helped me improve my credit score but it has also been a source of emergency funds. I had to use it one time for the medicine that I take for rheumatic heart disease. Without cash for my medicine at the time, you might say that CorTrust literally saved my life. Knowing that I have access to a viable source of credit certainly has given me peace of mind.

I am concerned that the changes to the way credit card companies charge their fees may deny others the second chance I was afforded. The fee that I paid up front for my CorTrust card was worth the convenience that my card provides. I do not think that the Federal Reserve Board should interfere by way of the proposed changes; I think the consumer should have the right to decide for themselves if they want to pay the price to rebuild their credit and have a credit card available to them.

Thank you for your help,

Latondra Brown

A handwritten signature in black ink that reads "Latondra Brown". The signature is written in a cursive, flowing style.

Latondra Brown  
4921 W Bloomingdale Ave  
Chicago, IL 60639