

Melody McBurney
[REDACTED]
Abilene, TX 79603

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

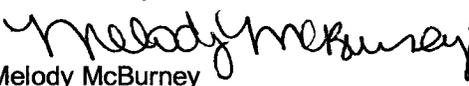
Dear Board of Governors:

I feel strongly that the Federal Reserve Board's idea to regulate credit card fees would prevent people from getting the assistance they need to build credit. I absolutely disagree with this regulation. It will hurt those who need help the most.

When I first considered signing up for a CorTrust Bank credit card, I was hesitant about paying the fees. My husband and I discussed it, and we realized this would be our only way to rebuild credit. Without the opportunity for this type of credit card, people will just have to struggle to pay off debt and wait for their credit to improve. Having had my card for a little over a year, I use it for gas and small purchases to keep the balance and payments manageable. My FICO credit score is now up to [REDACTED], which is a significant improvement from what it was before I got my CorTrust credit card. I am now receiving many other credit offers.

Please do not restrict people's ability to get credit by regulating credit card fees. Instead of helping people like me, who have had misfortunes in the past, it will prevent them from moving forward in the future. I am very glad that I had the opportunity to make improvements in my credit.

Yours truly,


Melody McBurney