

Sofia Pelayo
25583 N Highway 99
Acampo, CA 95220-9534

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:

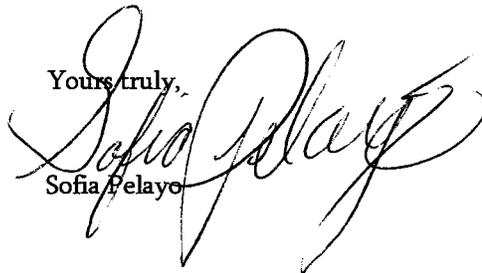
I am a mother of four children living in Acampo, California. I am concerned with the proposed regulations that would affect the fees that are associated with certain types of credit cards. As a current cardholder for CorTrust Bank, I am happy with the terms of my card. I ask that these fee decisions remain in the hands of the credit card companies.

I first applied for a CorTrust card as an additional option for credit. My credit history was already established, but I needed another card for additional funds. I use this card frequently in our current struggling economy. Specifically, I use this card to purchase gas and groceries for my family when my cash is limited.

If these new rules pass, I believe many companies like CorTrust will stop offering credit cards to those who need them most. How can they be expected to take a chance on people who have bad credit without the upfront fees? Without my CorTrust card, my family backup option is gone. Please refrain from changing the current system, as I believe it is well-designed and well-managed.

Yours truly,

Sofia Pelayo

A handwritten signature in black ink, appearing to read 'Sofia Pelayo', written over the typed name.