

Roxana Rogers . Po Box 11 . Rochester, TX 79544-0011

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-

Anyone can go through difficult financial times. My husband and I are well aware of this, since we both had poor credit before our marriage. His problems stemmed from hospital bills that he could not pay off on time and mine resulted from an earlier divorce. When we were married, we wanted to build a better life for ourselves and our eight children. We have used subprime accounts with CorTrust Bank and First Premier to do just that. I would hate to see the government take any action that could reduce the availability of subprime credit cards to other families who need a helping hand. Regulating the fees these companies are allowed to charge would not benefit those of us who need access to credit.

For the first three years of our marriage, we could not get any credit at all. As you can imagine, with our large family and with three children still at home, living without a credit card was hard. We are happy to be responsible credit card holders now. Last year, when our air conditioner broke at the start of the summer, we were so glad to have a credit line to finance the repair. Living in Texas without an air conditioner is impossible. We used our cards to purchase Christmas gifts for the children, and also to buy my older daughter a new set of tires. When the alternator blew on our car as we were driving through Amarillo, we had no problem having it quickly repaired since we had credit available to pay. I would hate to see where my family would be without a credit card to pay for these expensive emergency purchases.

Please do not take any action that could reduce the availability of subprime credit to potential customers. We have used subprime credit cards for over three years, and we believe the benefits far outweigh the fees that are charged. Thank you for reviewing my request.

Sincerely yours,

A handwritten signature in cursive script that reads "Roxana Rogers". The signature is written in black ink and is positioned above the printed name.

Roxana Rogers