

Secretary Jennifer J. Johnson
Board of Governors
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Secretary Johnson:

When I needed a credit card friends recommended CorTrust. They had good results so I researched CorTrust and I liked what they had to offer. These days it seems like it is very hard to do anything about your credit as a consumer. I worry that increasing regulations for companies like CorTrust will just make it even more difficult for people who are looking to build their credit history.

My credit card has been useful for everyday essentials like groceries and gas, but it has also been invaluable in buying items that I need a credit card in order to purchase them. I find that I am more conscious now of budgeting and keeping track of where my money goes, and that is the most important part of managing your money. I try not to rely on my card too much, and I am proud of the progress that I have made by being able to have it. I have had other credit offers since starting my account, but I have not accepted them because I want to maintain the ground that I have gained.

Millions of people just like me need tools to help us get back on track. I might have repaired my credit on my own but it would have taken me longer to do. Working with CorTrust has allowed me to make larger strides in a shorter period of time, and this is important to me. Please do not allow these unnecessary regulations to go into effect because in the end they could cause companies like CorTrust to stop offering subprime credit, to the detriment of millions of Americans.

Thank you,

Diane Novara



Diane Novara
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