

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:

My credit problems began when I was informed that I have end-stage renal failure and had to quit my job with the City of Berkley, where I worked with the Senior Center. I had seen many older folks in tough credit situations, and now I had become one of them. You just never know when things of this sort may happen to you. However, I refuse to let my condition dampen my outlook on life. My faith in God will sustain me.

I was very thankful that CorTrust Bank was willing to take a chance on me, and my credit card with them has been my saving grace. I use it for emergencies only, and I have had to use it to purchase gasoline to get to my doctor appointments and to kidney dialysis. There have been times when my payment has been a day or two late, but the people I have talked with at CorTrust have been very kind, and they understand my situation. They know that I will pay as promised.

Please, do not allow needless regulations prevent companies like CorTrust from offering credit to those with less than perfect credit histories. I know from experience that situations beyond our control can happen to anyone. Please, help keep the government out of the way of these companies and how they work so that they can continue putting their trust in people like me.

Thank you,


Tanya James

Tanya James

Oakland, CA 94606