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This is i regards to Federal Reserve making it even more difficult for consumers to obtain credit. The last two years have seen completely stable economies of families due to overzealous mortgage lending, corporate greed and general recklessness for the financial gain of a few at a great cost to millions of Americans. With the slow recovery and devastated credit of millions companies that can offer credit and the ability to begin recovering credit are ever more in need. Consumers need the ability to get credit for cars, homes, employment, even schooling. Without the ability to rebuild their credit through companies and banks that offer credit to higher risk markets those consumers are trapped in a lower employment and housing market. Banks that do offer credit in these markets need to assess higher fees to issue the creit offered in order to offset the obvious risks of lending credit in these markets. I was once a person whose lack of credit history made geeting credit impossible without a co-sighner. Once I was able to begin establish credit through one of those providers of higher risk credit I have been able to obtain a car loan and various unsecured loans on my own, without having to ask parents or friends to extend credit to me. Yes I paid higher fees and interest to obtain that first credit card but have since been able to establish my credit to stand on my own and have lower interest rates and better offers. Without the ability to begin somewhere, a credit card that took a risk on me, though I paid for that I am more independant and more confident in my financial abilities and opportunities. Please do not limit that oppotunity to millions of Americans who are now needing that oppotunity more than ever. Thank you.