

Roberto Yanez . 801 Blueberry Ln . Liberty, MO 64068

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,

As a First Premier credit card user who is happy with the advantages the card brings, I am writing to express a concern. I have heard that you are considering changing some of the regulations for the subprime credit card industry. Doing so would make it more difficult for people like me to get credit cards like First Premier. I would like to take a moment to tell you how having credit makes a huge difference in my daily life.

It has been quite some time since I have had a lot of cash available. For this reason, I use my card to purchase clothes, food, and gasoline. It is also extremely helpful for paying medical co-pays and doctors' bills. When emergencies come up, I'm glad to know I have my First Premier card as a last resort.

There are many, many people in similar situations in this country. They use their credit cards to get them through hard times. An example is when someone works in an industry in which work comes and goes. I spent my working life exploring for oil and gas. Work came and work went, but having this card brought me through the intervals between jobs.

Please do not change these regulations. People like me deserve to choose whether to apply for credit cards, even if they have fees attached. Without these cards, life would be much more of a struggle. Thank you.

Sincerely yours,


Roberto Yanez