

Anthony Madewell  
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Jul 28, 2008

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-

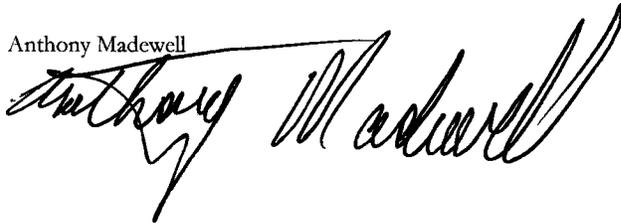
It is alarming that the Federal Reserve Board may be limiting consumers' access to affordable credit. This was how I was able to come back from some critical errors in judgment on my part. People need to have availability to access credit on any level.

Years ago, I had pretty decent credit until I started doing favors for people and they took advantage. I co-signed for a couple of loans and one person blew the motor up in the car; another person I helped the same way destroyed a windshield. Neither would pay off the vehicles and it ruined my credit. Needless to say, I learned my lesson and stopped helping people in that way. Nonetheless, I needed to rebuild my credit and First Premier was the first lender willing to issue me a card.

Since I am the owner of a trucking business, credit cards are an essential part of my business. When traveling the 48 states of the continental U. S., I often run into places that will not accept cash. I must be able to cover my fuel for transit and last year it ran me \$80,000.00. I'm sure you can see how important a credit card is to my business' survival. I might not have been able to get back into a good credit status without the issuance of a subprime credit card. My credit has improved greatly and now my credit score is in the XX These cards need to remain as available as they are today. Thank you for your time.

Sincerely,

Anthony Madewell

A handwritten signature in black ink that reads "Anthony Madewell". The signature is written in a cursive style with a long, sweeping underline that extends across the width of the name.