

**Francis Vance**  
**5070 Upper Mud River Rd**  
**Branchland, WV 25506**

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

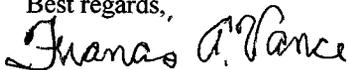
Dear Secretary Johnson-

It is so easy to find yourself facing financial difficulties today. When I started to have health issues and became disabled, I was unable to continue working. Because of this, I fell behind on many bills. I am also trying to resolve a fraud issue with the credit bureaus; there are three names showing under my credit report, but two of them do not belong to me.

I chose to apply for a First Premier credit card when I realized I had poor credit and was considered a high risk. I use my card for household necessities, and to purchase school supplies and clothing for my children. My credit rating has improved and I now have credit cards with prime lenders, as well as a truck loan that I was able to obtain last year.

I had no problem paying the fee for my First Premier card. I do not know what I would have done without my card. My family would have gone without, I suppose. I hope that you will not let the proposed regulations set forth by the Federal Reserve Board pass. My card permitted me to reestablish my credit, and I would like to see others have this chance as well.

Best regards,



Francis Vance