

Lisa Hurst
5430 Struthers Rd
Winter Haven, FL 33884

Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Board of Governors:

It is unfair for the Federal Reserve to impose restrictions on the fees that credit card companies can charge. These fees are necessary for companies dealing with risky credit backgrounds. Companies like this are often the only way for a person to get or reestablish their credit. It is not fair for credit card companies to only cater to people with perfect credit. People need second chances, and companies like First Premier can and will afford that second chance, as long as the government lets them work as they have been for years.

Getting my First Premier card helped to jump-start my credit history. Because of them, I was able to purchase a car and move on to other credit cards. By far, the best reward for building my credit history was getting approval on a home loan. Without First Premier, I would not have been able to accomplish these goals. Our young people need someone to give them the opportunity to lay a good credit foundation, as well. However, the restrictions being considered will most likely hamper people's efforts to do so.

Using this credit card responsibly started me on a solid credit track. Like many people, I use my card primarily to combat high gas prices, purchase groceries and do online shopping. To anyone looking to build their credit, I would recommend First Premier. To you and your colleagues, I recommend taking a second glance at this proposal and considering those who would be affected by it.

Thanks,


Lisa Hurst