

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

Dear Secretary Johnson-

I got my First Premier card to work on reestablishing my credit. I was happy that I got an easy approval and that their guidelines for acceptance were not so strict. Now, the Federal Reserve wants to impose restrictions on bank fees. While I understand the need for regulation, the repercussions of this action will prevent people from having access to credit.

Fortunately, I was able to improve my credit and was approved for other credit cards. I use my card for gas, movies and paying my bills online. Having my First Premier card is a convenience in an ever-growing cashless economy. My story is just one of many where people need a second chance to restore their credit. Not only has First Premier helped me, but I would recommend their services to family and friends.

Without companies like First Premier, many Americans would find it difficult to gain reliable sources of credit. As we all know, credit is becoming a necessity for the most basic purchases, such as renting a car or getting gas. Regulations on fees will prevent companies like First Premier from catering to a subprime clientele. In the long run, this hurts America's consumers and the economy as a whole.

Thank you for your service,

Irelis Conde



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