

**Anthony Chaffin**  
**9 Ely Trail**  
**Dahlonega, GA 30533**

Secretary Jennifer J. Johnson  
Board of Governors  
Federal Reserve System  
20th St. and Constitution Ave., N.W.  
Washington, D.C. 20551

Dear Secretary Johnson,

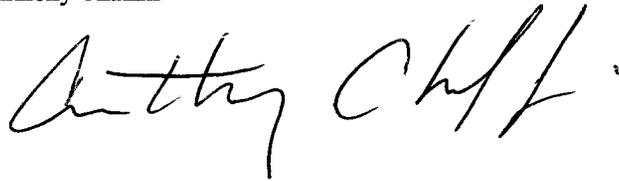
I had never had a credit card before getting my First Premier card. With life being the way it is anymore, it seems like everything takes credit. My construction work has slowed down quite a bit lately, so I no longer use my card. It really was a big help to me when I was using it, though. The Federal Reserve Board does not need to get in the way of the process of credit being issued.

My eighteen year old stepson has a couple of cards now. They have helped to teach him about the importance of credit and making payments on time. With him being in college now, they have helped with books and other supplies more than once when the cash was not available right then. He will have a firm understanding of how the system works by the time he is ready for bigger purchases like a car or a house. If these card companies had not given him the opportunity, he may not have had the chance to learn about handling credit the right way.

I plan to get another credit card when construction work is steadier. I will make sure that I understand the terms, too, because that is a mistake I will not make twice. Credit card companies should not be punished because of a lack of understanding by consumers. Please do not take away our chance to try to reestablish credit by enforcing regulations that will cause credit companies to turn down people who need to rebuild.

Best,

Anthony Chaffin

A handwritten signature in black ink that reads "Anthony Chaffin". The signature is written in a cursive, slightly slanted style.