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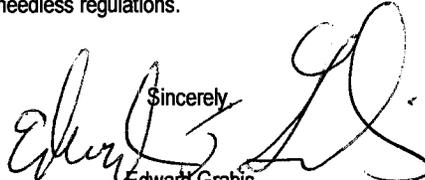
Secretary Jennifer J. Johnson
Board of Governors
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551

Dear Secretary Johnson,

As far as I am concerned, obtaining credit needs to be a personal choice without any government interference. I was a Marine for six years and I worked in construction after I left the service. Now, I am disabled and I live on a monthly Social Security check. I have lived a difficult life. I would certainly appreciate if you would not take away one of the few things that has helped to make my life easier.

One of the things that I really like about having my card is the convenience that it brings in so many situations. Initially, my First Premier credit card was very simple to get, and my overall credit score has since improved. I went to open a bank account not too long ago, and the teller told me that I needed a second picture identification, which I did not have. She then said that if I had a credit card, that would work too. If it had not been for my credit card, I would not have been able to open my bank account. With my card, I no longer need to save receipts because my statement has everything listed in one convenient place. Having my card has made it very easy to pay bills over telephone, as well. I have used my card to pay my Medicare co-payments and to pay for some prescriptions, too. I also discovered it is much less expensive to buy some of my medications from a mail-order company than from a local drug store.

Having my card has saved me money and made my life easier, overall. Taking away these companies way of business would also be taking away the opportunity for many people to have a convenience like this. That would be a huge step in the wrong direction. Life in general can be hard enough. Do not make it worse by imposing needless regulations.

Sincerely,

Edward Grabis