

Jun 29, 2008

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

Dear Board of Governors-

I honestly do not understand why the government thinks they need to get involved in everything. You really need to think long and hard about what additional restrictions will do to the people who are trying to re-establish their credit. First Premier is one of the few companies willing to take a chance on people, and I for one am very grateful that they do.

Even though I no longer have my First Premier credit card, it definitely came in handy when I did have it. I always used my card for just necessities. It was very easy for me to get approved for it, and as far as I am concerned, nobody should interfere with that. I now live alone because my husband has passed on. We did not have children, either, so I really do not have anyone to turn to when I am in financial need. Even though I am only sixty-five, I have a limited income since I am disabled due to arthritis and diabetes. My card helped me through rough times when money was short because of medical bills and I needed medications or groceries.

It really scares me to think that someone could have one of their utilities shut off or even be hungry because they cannot qualify for a credit card and are living on a fixed income. Sometimes, life just happens and people need the extra help. Not everyone has perfect credit. However, everyone should be able to have the chance to at least try to make their credit better. I would rather pay to have the credit card than to risk multiple bounced check fees or, worse yet, payday loan fees. Please, do not take away what little help that we do have access to.

Thank you for your service,


Nannie Martin