

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-

As a former card holder, I'm writing this letter to express my concern for those consumers who may be affected by the regulations proposed by the Federal Reserve. Their access to affordable credit will be limited. First Premier was my first credit card and it helped me establish credit.

I work in the hospitality industry and have been doing so for the last three years. I have lived in Fort Knox, Kentucky for four years. My First Premier card helped me improve both my credit and credit ratings. I closed my account after eight months, when I had established credit and was offered other credit cards with lower interest rates. I recall a past event that occurred when I was out of town. I was on my way home with my daughter when I realized that I was unable to get cash from the bank. Their computers were down. We would have not made it home had I not had access to credit. It was a very scary situation. I'm glad I had my First Premier credit card with me.

I'm afraid of debt. People like me have to start somewhere. I think the First Premier credit card is really great. I highly recommend the First Premier credit card to anyone who has bad credit or no credit. It's affordable and has low interest rates. The company gives you lower credit limits and a chance to build or establish credit. I hope this proposed government regulation does not pass.

Sincerely,

Casey Miller

A handwritten signature in cursive script that reads "Casey Miller".

Casey Miller
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