

Dalton Houser . 1200 S Dairy Ashford St . Apt 1231 . Houston, TX 77077

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

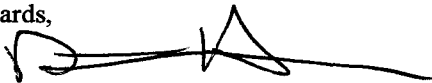
Dear Secretary Johnson,

Most people find that, until they have some form of credit in their name, it is almost impossible to get credit. It's a classic Catch-22. The case was the same for me, but First Premier was one of the first companies to approve me for a credit card. Once I had credit in my name and was able to start developing a decent credit score, I was able to apply for and receive other lines of credit. If companies like First Premier are subjected to the regulations being discussed now, many people will not have the same option that I had to establish myself.

Some people are irresponsible with credit cards, unfortunately, but the government should allow companies like First Premier to operate as they need to. Because of First Premier's target audience, they have to cover losses that they will almost assuredly sustain. This is all part of free enterprise, a long standing underpinning of the American way. In order to buy or own anything nowadays, people have to have some sort of credit in their names. Companies like First Premier help people to establish or repair their credit so that they can have the things that they need.

Recently, I recommended First Premier to a friend who was looking to establish credit in his name. I told him that I had a lot of success in building my credit through First Premier and that he needed to give them a call. My card has helped me out many times, with everything from a little extra cash when I needed it to paying for car repairs that popped up unexpectedly. Please make sure that all Americans have the same chance that I had, and do not impose further regulations on companies like First Premier.

Regards,

A handwritten signature in black ink, appearing to be 'Dalton Houser', written over a horizontal line.

Dalton Houser