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

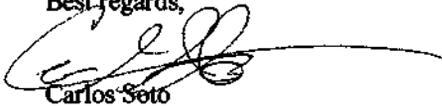
Dear Secretary Johnson,

I am contacting you today in regards to the Federal Reserve wanting to impose regulations on subprime lenders. I realize that in order to make an initial attempt to repair my credit, certain fees are necessary. First Premier has been a reliable source of credit in my times of need. I have been able to achieve a better credit rating and other lines of credit because of my on time payment history with First Premier.

Having a credit card also allows me to know that in times of emergencies, I will have a method of paying for what I need. I feel people who have access to credit cards is necessary in today's society. If I have got no money in my pockets, I know that I can use my credit card for my needs.

I do not want the government to interfere or put me at risk regarding my finances. First Premier has given me the opportunity to look toward a brighter future in accomplishing the things I want in life. I hope that you agree with me that this legislation is not what we need. People need the ability to have credit. Thank you.

Best regards,



Carlos Soto