

**Anne Sawyer
1800 Newtown Pike
Lexington, KY 40511**

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,

You are currently considering proposals that would restrict the upfront fees that are used by the subprime credit card industry. I feel that it is unfair to jeopardize the few credit sources available for consumers with substandard credit.

I am very grateful that I was given a second chance to reestablish my credit with First Premier Bank after facing a financial setback.

I have had to use my subprime credit card for an emergency when my grandmother was out of state and needed to see her doctor immediately. The ticket was waiting at the airport for her when she arrived, because I was able to purchase her ticket online with my credit card. It is necessary to have a line of credit in today's society; you cannot even rent a car without a major credit card.

I believe the subprime credit card companies should be able to charge the fees necessary, given the risk their customers present. I was given a second chance to improve my credit, and I feel that other consumers should have the same opportunity. Improving my credit was not only important to me, but also for my family. I am asking that the Federal Reserve Board members reconsider fee regulations and allow consumers to have access to the credit we all need.

Best regards, signed

Anne Sawyer