

Kandy Mill
8515 Harbor View Drive
Kelseyville, CA 95451

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

Dear Secretary Johnson:

I heard that the Federal Reserve Board has recommended a restriction on the fees that subprime credit card issuers are allowed to charge. If the fees are restricted, credit card companies will have no choice but to be even more selective with whom they offer the cards, and fee restrictions will also likely lead the companies to raise the interest rates on those cards. The money to offset the risk has to come from somewhere, and I believe that it is consumers who will suffer.

My First Premier credit card was issued to me after I suffered my first work-related knee injury. While on disability, my income was greatly reduced. I was unable to work as a flight attendant for American Airlines and my credit suffered. I was glad that I was able to receive a card from First Premier, and I understood the need for the fees. Now that I have been injured on the aircraft again, I am relieved that I will have my credit card available for emergencies. I am hoping that I can heal from my injuries and return to my career as soon as possible.

With the high cost of fuel, I see many of my fellow airline employees losing their jobs. As a result, I feel that there are more pressing issues in the current economy than the voluntary fees that people temporarily pay while they are reestablishing credit. When it is time for them to rebuild, I hope that my less fortunate former co-workers will not have to struggle to obtain a credit card due to unnecessary restrictions placed on subprime credit card companies.

Thanks,

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I would also like to add that after the events of 9/11 - we lost 15 1/2 % of our pay resulting in a large pay cut. Often financial situations and difficulties are out of our control. We should not have to pay on top of hardships already.

Thank you for your consideration -