

Leslie Aguirre . 530 Sawyer Street . San Francisco, CA 94134

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

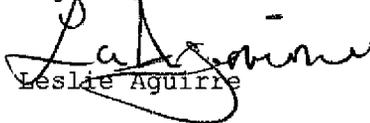
Dear Board of Governors-

First Premier was a true help for me as I worked very hard to re-establish my credit. I am sure it has been as equally important for millions of other people with less than desirable credit. They were the only company that allowed a young person like me to mature and receive a second chance. I support them and hope they continue to offer opportunities for millions more to do as I was able. New regulations on their fees and charges would ultimately force First Premier and similar credit card companies to stop helping the masses who unknowingly misuse their credit.

First Premier was my second credit card. My first card was obtained at a young age, and with me not fully realizing the importance of good credit, I got myself in debt. Without this opportunity, I would not have been able to re-establish my credit. Because my credit was made better, I was also able to move on to obtain traditional credit cards, which I am very careful to use. I have been taught to be more responsible and take care of my credit.

Through First Premier, I have done well enough to acquire my very own apartment. Having my own apartment is wonderful, and knowing that my credit score is growing is even better. Although the APR was at 17%, they were fine compared to not being able to have credit at all. After the initial fees are paid and helpful reminders to pay your bills are received, it is well worth it to have good credit.

Regards,


Leslie Aguirre