

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 am not at all happy that the Federal Reserve Board wants legislation passed that will make it more difficult for people with less than perfect credit to obtain credit. Sometimes people do get caught up in circumstances beyond their control. That does not make them bad people, quite to the contrary, it only makes them human.

I had no control over becoming ill some years ago. As a result, I got behind financially and I had to file bankruptcy. I am now rebuilding my credit profile and I have First Premier Bank to thank for that. I do not know what my credit score is right now; however, I do know that by using my card and making timely payments, my credit history is becoming healthier.

I work part time now at the kindergarten in the kitchen as a cook. I only work two hours a day but I absolutely love it. If it had not been for my First Premier cards, I would not have been able to get my car. I have to be able to get back and forth to work. Besides, I also watch my grandchildren regularly and need the car for when I have them.

The legislation that is being proposed will hinder the subprime credit industry from being able to help many people. Today's society insists that people have good credit. Everyone should have access to credit and the hope that goes with it of being able to better their lives.

Best,

Esther Bovo



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