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07/31/2008

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 writing today to discourage the Federal Reserve Board from interfering with subprime credit card companies. I implore you not to implement fee regulations on subprime lenders. Restrictions on these companies may limit their ability to extend credit to consumers with little or no credit histories.

I first applied to First Premier to help boost my credit. I had very little credit on record, and I needed a credit card for convenience. My card through First Premier has helped me in many ways. I've used it for several emergencies, and even paid bills when needed. Recently, my dog required surgery, and I was able to afford her care with the help of my First Premier card. I am so thankful that I have a credit card that I can rely on. My credit rating is now great, because of my timely payment history and good credit management.

First Premier has provided me a way to build good credit. If not for this subprime lender, my credit score would not be as good as it is today. Subprime credit companies give consumers the opportunity to better their lives and credit ratings. I urge you not restrict lenders and limit our access to secure credit.

Best, *Stacie Ann Hopkins*

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