

Jul 29, 2008

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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:

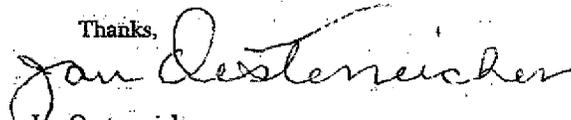
I'm writing in reference to the recent Federal Reserve Board discussions regarding high risk credit card use. I believe all credit card decisions are of a personal nature. If the bank okays the borrower, and the borrower okays the bank, then the government should allow their interaction.

I'm a fifty-seven year old single woman. I can only seem to find part time positions, because of my age. When I was younger, I worked mainly in reception-type positions, but I now I work in a grocery store. When I was younger, I admit my credit card behavior got out of hand and I was left with a bad credit rating. First Premier bank was kind enough to extend a small line of credit to me. My access to a credit card proved crucial just after receiving my First Premier credit card.

My cat became ill so I took her to a veterinarian. This visit to the veterinarian ended with my crying in the office because they required a \$300 payment before they would give my cat a blood test. My First Premier card was still new and I didn't have that much available credit. I felt helpless because my cat could die without proper care. In the end, the veterinarian agreed to give me antibiotics for my cat without conducting a blood test. Thankfully, the medication worked and I didn't have to worry about a hefty veterinarian bill.

This experience taught me the importance of maintaining a good credit history. My credit card use is restricted only for emergency use. In fact, I don't even keep my credit cards in my wallet anymore. I'm grateful for my First Premier card and hope the Federal Reserve Board reconsiders regulating companies like First Premier Bank.

Thanks,



Jan Oesterreicher