

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 am writing to you today regarding the Federal Reserve Board's possible regulation of subprime credit card companies. This would be completely wrong. Times are hard enough in this failing economy without the addition of regulation making it more difficult to obtain credit. You are talking about limiting access to credit for many that depend on these companies to help keep their head above water.

I got my First Premier account so that I would have a safe and affordable source of credit. I appreciate the access to available funds and have used it at critical times. The tires on my van had to be replaced, and I did not have readily available funds. I was able to rely on my card and purchased the needed tires. Also, once during Christmas-time, money was tight, but I was able to utilize my credit card so that my grandchildren were not disappointed. My credit has increasingly improved over the years and I am thankful that First Premier was there when I needed them.

Equal access to safe and affordable lines of credit is vital in some situations. Possibly limiting this area of lending, something that many Americans depend on, would be unjust. There are too many things that are weighing heavily on the shoulders of Americans these days, please don't allow this regulation to go forward.

Thank you for your service,

Linda Zemba

Linda Zemba  
1540 Flint Ridge Rd  
Hopewell, OH 43746

*Linda Zemba*  
*8/2/08*