

Christopher Britt  
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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 am divorcee who has filed bankruptcy in the past. I am now working a decent job that pays quite well. I am using my First Premier credit card to rebuild my credit. I decided to pay the fees so that I could start rebuilding my credit. I believe everyone, who needs it, should have the opportunity to rebuild their credit through a subprime credit lender.

Before my divorce and bankruptcy, I had very good credit. I was not responsible and I took my credit for granted. When you lose it you realize how important credit is. I have always enjoyed traveling. However, without a credit card traveling is extremely difficult. You need a credit card to rent a car or to make advance reservations for a hotel.

Rebuilding my credit after a bankruptcy has not been easy. I pay my credit card bill promptly and I am establishing a good payment history. I appreciate the second chance I have been given. I urge you not to place restrictions on First Premier and other subprime credit card companies.

Best,



Christopher Britt