

Eddie Brewer  
530 Pasadena Ave  
Cresthill, IL 60403

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-

My credit suffered a huge negative impact due to a bad marriage and divorce. I really needed to reestablish my credit, and First Premier Bank allowed me to obtain a card when I didn't qualify for other major credit cards. I paid each bill on time and was slowly able to repair my credit and improve my score.

I am the proprietor of my own automotive shop, which is doing quite well. It is very satisfying to have an improved credit rating and thriving business when, in the not too distant past, things did not look so good. Sadly, the new fee proposal from the Federal Reserve Board may result in many Americans being unable to repair their credit with a First Premier card because it simply will not be available to them.

I hope you reconsider these new regulations on the subprime card fee system. It is difficult to function in today's world without a credit card. First Premier allows those with blemished credit to obtain a card to help repair their histories. Americans should not be denied access to this important financial tool.

Sincerely,



Eddie Brewer