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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

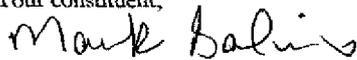
Dear Secretary Johnson-

Credit mistakes are easy to make, yet difficult to move past. People rely on banks like First Premier to help them with that process because these institutions understand that mistakes and changing circumstances can all lead to a lower credit rating or the loss of all credit for a time. It would be very bad for those of us in these situations if the Federal Reserve put new regulations into place that would discourage subprime lenders from offering us the credit programs that are currently available.

Several years ago, my personal matters put me in the position of having to file bankruptcy and I have been trying to recover since then. First Premier took a chance on me and I now have a couple of credit cards with them, for which I am grateful. Using these cards responsibly has granted me the opportunity to gain credit with other lenders as well, and I am on my way to rebuilding a solid credit record. I use my cards on a monthly basis to keep them active; typically, I use my cards for special purchases or a meal out here and there, but I always keep my balances manageable and within my budget.

There are many issues I could get involved in, but this one seems so immediate and necessary that I wanted to tell you my story and let you know just how important credit is to everyday people. Most of us are not out here going crazy with our cards; we are trying to act responsibly and use them as needed. If we are not able to have access to credit cards because the Federal Reserve is making it difficult for banks like First Premier to offer them to us, then you are hurting the very consumer you are professing to protect. Please reconsider your actions and do not put the new rules into place.

Your constituent,


Mark Salinas