

Karen Zarnowski
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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

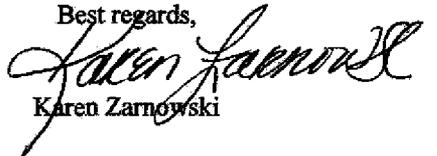
Dear Board of Governors,

I signed up for the First Premier Bank credit card because it was affordable and fair. I had some issues with the IRS that I won't elaborate on, but suffice it to say, the result was damaged credit. Fortunately, First Premier helped me restore my credit so I was able get my finances back in order.

I am employed as a nail technician, and things are better since my credit score improved. Sometimes people suffer from seemingly insurmountable circumstances, such as overwhelming medical bills, which ruin their credit. At least the First Premier credit card is available for those wishing to rebuild their credit.

The new proposal from the Federal Reserve Board will make it difficult for high risk borrowers to obtain a card and improve their credit ratings. Subprime credit cards give people an opportunity to build a good credit history and get out of debt. Please do not support any rule or regulation that will limit access to these credit cards. Thank you for your time.

Best regards,

A handwritten signature in black ink that reads "Karen Zarnowski". The signature is fluid and cursive, with a horizontal line extending to the right from the end of the name.

Karen Zarnowski