

Jul 28, 2008

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,

It is my understanding that the Federal Reserve Board is considering making it harder for companies like First Premier to collect the fees associated with their services. First Premier has helped me out a great deal in building my credit and I feel that the fees I pay are worth the benefits of having their card. I have received numerous offers since I have gotten my First Premier account, thus proving that they served their purpose.

There have been occasions when I had no money but needed to get things for my daughter. I know for certain that I have had to rely on my First Premier card to get diapers and other essentials. These were things that we could not do without. I have also used my card for her birthday as well as Christmas when funds were tight. I am glad to have had the opportunity to get my card and would not approve of any acts that could limit the availability of credit to others.

I am so pleased with the services provided by First Premier that I have recommended their card to my sister. She also received an account and has been presented with offers from other lenders since then. We should all be responsible for our actions, and the subprime lending industry should not be imposed upon.

Thank you for your help,

Leisha Dabon

Leisha Dabon
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