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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

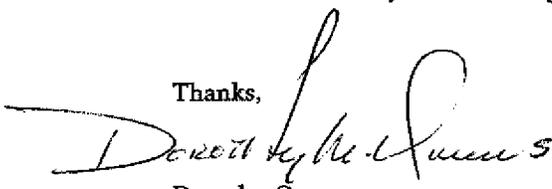
Dear Board of Governors:

I was gainfully employed as a machinist when I was diagnosed with cancer. As the medical bills started coming in, I lost my job and had to go on disability. My credit rating suffered, so I signed up for the First Premier Bank credit card to help improve my rating.

With regular payments and positive reports to the credit bureau, my credit score did improve. I did not qualify for other cards at the time, so I am glad that First Premier was available. I am concerned about new regulations that may limit access to this subprime card.

The Federal Reserve Board should not pass regulations that limit access to credit. This card is essential to Americans seeking to rebuild their credit. Without the card they may turn to unsavory forms of credit such as pawn shops and payday loans. Please do not change the fee system since it has been working well so far. Thank you for reading this.

Thanks,


Dorothy Owens