

Michael Sweeney

2031 Drill Ave

Dayton, OH 45414

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:

I was very surprised to receive my First Premier credit card. I had filled out the application online not expecting anything to come of it. It is hard to do much in the way of credit when one does not have a checking account. I have used my card for gas and groceries. Most importantly, it is a relief to know I have my card on hand for unforeseen events.

I had to declare bankruptcy after I became ill. I spent a month and a half in the hospital after suffering a heart attack, two strokes and having a lung removed. This would be a difficult situation financially for anyone, but to top it off, I did not have health insurance. The bills were piling up quickly. I went through a long period with no income as it took five years before my disability income was finally approved.

I believe the Federal Reserve Board should leave the fees just as they are. The cards are there to help people just like me. First Premier gave me a break and my credit rating is improving. I have used pawnshops here and there over the years and it is not the way to get things done. I believe places like payday loan and check cashing stores should be closed down. Please place your vote to leave things as is within the subprime credit card business.

Thank you for your service,

Michael Sweeney

A handwritten signature in cursive script that reads "Michael Sweeney". The signature is written in black ink and is positioned below the typed name.