

Ms. Donna Dicesare  
56 Jeffrey Dr  
Amherst NY 14228

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,

A few years ago, I had to file bankruptcy. This left me with virtually nothing. I had no access to credit whatsoever until I found First Premier. Apparently, the Federal Reserve Board wants to regulate subprime credit companies and the fees that they have deemed necessary. After dealing with First Premier, I cannot imagine why this would be beneficial.

I understood that there were fees involved in obtaining the card when I accepted it. This did not bother me at all because I needed the card in order to reestablish my credit. If I am willing to pay the fees, then why should anyone tell me otherwise? Granted, I do not like paying the fees every month, but that is what I must do. It baffles me that the Board would want to get involved with this.

This card has helped me to reestablish my credit. I have used it numerous times, for things like putting gas into my car all the way to putting food on the table. There are so many who need another shot at a good credit history. Therefore, I ask that the Federal Reserve Board not impose any new regulations on the subprime credit industry.

Yours Truly,

A handwritten signature in black ink that reads "Donna Dicesare". The signature is written in a cursive, flowing style.

Donna Dicesare