

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:

Several years ago, my husband became gravely ill. With the loss of his income and additional medical expenses, we were in dire financial straits. As a result, our credit scores plummeted, and we turned to First Premier for help. We accepted their credit card and the required program fees to enable us the opportunity to repair our damaged credit histories.

Our credit scores have now rebounded, and I am proud to have restored my credit in just under two years. I am now able to travel to visit my daughter quite frequently, and without access to a credit card reservations and tickets would be impossible. In today's society, credit cards are a necessity.

I strongly urge the Federal Reserve Board to consider the Americans like me who have used subprime credit cards to help rebuild our lives. Credit is a privilege, and offers freedom and flexibility in today's harsh economy. Placing fee restrictions on subprime credit companies will only limit the ability of these lenders to help consumers in need.

Your constituent,

Marianne Haynes

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