

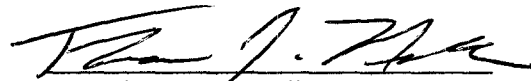
Thomas J. Mullen
406 E.9h Street
Michigan City, Indiana 46360
Aug. 8, 2008

Jennifer J. Johnson
Secretary Board of Governors
Of the Federal Reserve System

Dear Secretary Johnson,

As I understand one Dana J. Dykhouse, C.E.O of Premier Bank, concerning his opinion of your policies, has contacted you. I felt you might be interested in the following correspondence. Premier Bank is aware that I am forwarding this to you, as well as other concerned parties. I hope this will show the type of policies Mr.Dykhouse feels are proper.

Very Truly Yours,


Thomas J. Mullen

Thomas J. Mullen
406 E.9h Street
Michigan City, Indiana 46360
Aug.8, 2008

Credit card department
First Premier Bank
601 South Minnesota Ave.
Sioux Falls, South Dakota 47104

To Whom It May Concern:

After receiving your offer in my Email, I visited your web site. After reading the agreement, I filled out the information for one of your credit cards. There was no mention of an initial fee of \$179.00, or an annual fee of \$48.00. This is not acceptable. It was never mentioned in the original agreement, and I will not enter into a contract with these fees.

Upon receiving this information, I contacted your bank at 800-987-5521, and was informed that these terms were in the agreement. However, after re-visiting your website, there still is no mention of these fees.

I have not used your credit, nor do I intend to. Also, as per your contract effective date, I have informed you of it within 30 days, both by phone, E-mail, and in this letter. I consider this to be more than sufficient to inform you that I am not interested in your service, and **NO CONTRACT AGREEMENT HAS OR WILL EVER EXIST.**

Any attempt to charge fees or services to me will be considered an attempt to defraud me and will, as well as all correspondence, be forwarded to the proper authorities.

I trust this will be the last correspondence necessary in this matter.


Thomas J Mullen
8-8-08

Tom Mullen

From: "Tom Mullen" <excel@adsnet.com>
To: <tkueter@firstpremier.com>
Cc: <tkueter@firstpremier.com>
Sent: Thursday, August 07, 2008 7:57 PM
Subject: False contract identity

Dear Vice President Kueter,

This letter is to inform you that I do not recognize any contract between myself and First Premier Bank, ref # 517800798236. There has never been any contract agreement, and any attempt to invoice fictitious charges will not be tolerated. Any strong arm tactics, such as that which I recieved on the telephone today, will not be tolerated.

A copy of this letter will be forwarded to the secretary of the Board of Goveners of the Federal Reserve System, Jennifer J. Johnson, as well as the Indiana Attorney Generals' office.

Please do not continue with this. I realize this is not a matter for your department, however contact information for your bank is not readily available, and you will be able to forward this to the proper department.

Yours,
Thomas

J. Mullen

8/8/2008