

**From:** Ellyn Musser <ezmmd441@pol.net> on 07/27/2008 10:10:02 PM

**Subject:** Regulation AA

Jul 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies only want excess fees. My disabled daughter makes only \$12,000 yet has been given cards of over \$60,000. Plus she did not realize cash advances are much more expensive than simply putting everything on the credit card, both in fees and interest rates.

Missed payments are often due to missing statements or brief travel yet cause severe penalties.

Perhaps there would be less defaults causing the need for big income

from fees if proper rules were made to balance things for the consumer.

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Sincerely,

Dr. Ellyn Musser  
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