

**From:** "Teri Kowalski" <tkowalski@chippewahd.com> on 10/01/2007 10:25:54 AM

**Subject:** Truth in Lending

I want to report that several credit card companies have charged me a late fee, not because I was late with my payment, but because they did not get around to processing it for several days. I cancelled my cards when this happened, but this should be illegal!

**Teri Kowalski, MSN, FNP-C**

Nurse Practitioner  
School Based Health Clinic  
Chippewa County Health Department  
904 Marquette Ave., Room 604  
Sault Ste. Marie, MI 49783