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From: Hilliard, Nancy [mailto:NANCY.Hilliard@tenethealth.com]

Sent: Tuesday, May 27, 2008 11:11 PM

To: \_Regulatory Comments

Subject: YES--for the new PROPOSED CREDIT CARD RULES

RE: IN FAVOR of the new PROPOSED CREDIT CARD RULES!!

The interest rates are way out of control & so many of their current practices are so unfair. I thank the Federal Reserve Board for addressing this problem.

The credit card companies are sneaky & out of control . We have been assessed their late fees because we have set up our automatic on-line payment based on the due date from the current bill, only to have it changed to an earlier date the next month. There is such a small window of time of when the bill arrives before it is due to check the dates & amounts owed.

I have been charged late fees even though there shouldn't have been, I called them & they were removed. But what if I wasn't paying attention? I think they were counting on that.

Nancy Hilliard