

From: Mr. Mark Lincoln, Pittsford, NY

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My son in college was recently charged a \$35 fee for an overdraft of less than \$3. I have exactly the same account with the same bank as he has, yet was offered FREE overdraft protection via a companion charge account linked to the checking account just weeks prior to this incident.

I find this inconsistency outrageous. As well as significantly punitive under the difficult circumstances we face to cover college expenses.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mr. Mark Lincoln
Pittsford, NY 14534-4722