

From: Urania Fuller Messing, Elmsford, NY

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is already happening to my son and daughter-in-law in Florida. They are among the working poor of this benighted country and I help support them. By attaching their account to my account I have at least reduced the amount charged to them if they overdraw. They would prefer, however, as would I, that they know at the time of the withdrawal that there is not enough cash. They are among those who can least afford to waste \$10 or \$20 or more on bank fees. For them that money could be buying food or medicine for their daughter.

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

Sincerely,

Ms. Urania Fuller Messing
Elmsford, NY 10523-2028