

From: James OBrien, Chadds Ford, PA

Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

All banks should allow me to link my checking and savings account to cover overdrafts to my checking account. I should not have to pay a fee or penalty as long as the savings account is sufficient to cover the overdraft.

I also have a small business and my bank does not allow account linking between business checking and savings accounts. Why should my business be denied the same priveledges afforded personal bank accounts?

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

Sincerely,

Mr. James O'Brien  
Chadds Ford, PA 19317-8915