

From: Daniel Torigoe, Chesterbrook, PA

Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I only had one incident involving an overdraft that occurred to me back in 2004, when I opened my first-ever bank account with free regular checking and statement savings from PNC. I started off with depositing a few hundred dollars into my savings account, and then it was overdrafted by some of the money from the savings going into my checking account. I did not want it to happen at all, and I got my mother to help me appeal the problem with my local PNC branch and we got it fixed. Nowadays I watch what I spend on my checking account and I never touch my savings AT ALL so when my checking is higher than my savings, I transfer money to it online when I am logged on to PNC.com. (BTW, that first overdraft incident occurred when I was 17 in the summer of 2004.)

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

Sincerely,

Mr. Daniel Torigoe
Chesterbrook, PA 19087-1232