

DAVE LANCON

Proposal and Comment Information

Title: Check Services - Request for Information and Comment on the Future of the Federal Reserve Banks' Check Services, OP-1874

Comment ID: FR-2025-0077-01-C127

Submitter Information

Name: Dave Lancon

Submitted Date: 12/18/2025

Greetings and thank you for inviting comments.

To begin with, one of your stated reasons for the discontinuance of paper checks is the good old, "growing prevalence of check fraud". Yes, "Checks are vulnerable to fraud because checks can be stolen, altered, or forged", and "also contain visible sensitive information—the payor's name, account number, routing number, address, and signature—that can be used by criminals to conduct other forms of payments fraud." Interesting that absolutely NO mention is made in your elimination of paper checks pitch of the growing use of Internet/digital fraud by malicious entities to gain access to a person's bank/finance accounts, which is one of my main reasons I prefer the use of paper checks. They are harder to hack!

Paper checks appear to be less vulnerable to fraud than digital accounts. I would suggest to anyone reading this comment, especially if they are investigative citizen/media reporters, to do a quick Google search/research for paper check fraud and online, internet consumer finance/banking fraud, by year, going back to the year 2010. See what you come up with. Which has the greater percentage of fraud? Which is safer?

Also, part of this fraud often includes the ability to access a person's personal as well as financial data. This is where the expectation of, and demand for PRIVACY comes in. Privacy is a major issue for me, as well as to many who will be sending comments. Digital entities, whether finance or consumer, in my opinion, should be forced to pay the consumer for the info the consumer allows them access to. That is NOT the case now, which makes it that much more important for hard copy paper checks to give a bit of a privacy advantage over the trend to digitize everything. Thank God!

I do not want paper checks to be replaced by forced online payments that can compromise my/a person's privacy by easier digital access to a person's data. This appears to me to be part of the big finance and central banks continuing "War on Cash" and the effort by these agencies to force We the People/US citizens into a communist style, fully digitized, "social credit score" system that eventually monitors all our transactions and purchases of goods and services for actions not approved by the authorities/bureaucracies/the state, with the goal of possibly "managing" what may be viewed as corporate/state unapproved behavior into forced compliance.

Please to continue the use of paper checks! Digital payments, ONLY as an "opt in" option for those who prefer closer proximity to Big Brother!

Dave Lancon