

ANONYMOUS

Proposal and Comment Information

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

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Submitter Information

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Regarding the Federal Reserve Bank's desire to cease supporting checks, I am against it for personal reasons. As a senior citizen, it is much easier for me to continue payment in the manner to which I have become accustomed. Other payment methods may work just as well, but are unfamiliar to me and I don't understand their pitfalls. I have had trouble with two different state governments conveniently forgetting that I have made estimated tax payments. Sending them a photocopy of the canceled check has convinced them. A private company to whom I sent a check pretended to lose it so that they could force me to pay by electronic transfer from my bank account. They then tried to take money from my account before I permitted it and generally caused trouble with my account. Though it eventually settled adequately, if they had taken my check, it never would have happened.

If the Federal Reserve Bank ceases to process checks, it will quickly encourage other banks and companies to stop allowing checks. Older people such as me will have to switch against our will. This will just quietly work itself out as we age out of using checks. Please don't force me to change in a way that puts my finances at risk. I will be gone soon enough!