

YOLO FEDERAL CREDIT UNION, JENEE RAWLINGS

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-C131

Submitter Information

Organization Name: Yolo Federal Credit Union

Organization Type: Organization

Name: Jenee Rawlings

Submitted Date: 12/19/2025

Our long-term, multi-year trend analysis shows a steady and predictable decline in check usage over more than two decades. Deposits consistently exceed withdrawals, indicating that checks have shifted from a primary payment method to a legacy service that still serves specific, and narrowing, use cases.

I want to be clear that this perspective is based on institutional data, not personal preference. While I personally have little reason to write checks today and only receive them occasionally—most often as refunds from large organizations that could just as easily issue payments electronically—my personal experience is not what informs this comment. Our position reflects observed member behavior across years and demographics.

Based on that data, we support modernizing Federal Reserve check services in a way that aligns with declining volumes, provided changes are phased, predictable, and do not create unintended access or operational challenges, particularly for smaller institutions that continue to serve members who rely on checks in limited but important circumstances.