

# DANIEL P. BOSTAPH

## 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-C136

## Subject

Sirs--Your plan to eliminate checks.

## Submitter Information

**Name:** Daniel P. Bostaph

**Submitted Date:** 12/22/2025

Dear Sirs,

I urge you to abandon your plan to eliminate paper checks.

Contrary to some opinions, I have never had an issue with paper checks. But e-payments are often fraudulent.

Mailed checks require an address —we know where they are going. An online scammer greatly benefits from the anonymity of the web.

My condo association requires checks or cash.

And I do not trust my credit card company with the right to access my checking account. Errors , especially with very large businesses, are extremely difficult or impossible to correct.

I strongly urge you to abandon your plan to eliminate paper checks.

yours,

Daniel P. Bostaph