

# TRACY DALLIN

## 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-C158

## Subject

Docket No. OP-[1874],

## Submitter Information

**Name:** Tracy Dallin

**Submitted Date:** 12/29/2025

Hello,

I am providing a public comment on the Federal Reserves' proposal to get rid of paper checks. Businesses charge extra to use credit cards for purchases. It's usually around 3% but I've had it as high as 15% added for using a credit card. I'm even charged that extra amount to pay my property taxes online. To get around the extra fee we can pay with cash or a paper check. I write checks still to pay for many things, especially car repairs to avoid those extra fees. My elderly parents still write checks to pay for everything. My son is still paid by paper checks from different businesses he does contract work for. If you want to get rid of paper checks then make it illegal for businesses to charge extra when a credit card is used. Or make it illegal for credit cards to charge a fee for each purchase through a business. Those fees are business costs that businesses can write off on their taxes. Customers should not have to pay them too. Until those added fees are removed, you need to keep checks. You got rid of the penny before making sure there were laws in place to make it a smooth transition to round up or down on purchase totals. Prices listed or posted for everything should include all taxes and fees and rounded to the nearest nickel before paper checks are permanently gone.

Tracy Dallin