

# DR. LAURIE BOWER

## 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-C198

## Submitter Information

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Please don't eliminate paper checks as legal tender. I write approximately a dozen a month. I pay my credit cards in person because I've found that electronic payments don't always get withdrawn when they're supposed to. I've had trouble with banks (U.S. Bank in particular) not crediting my credit card payments (I have two credit cards with them) to the correct accounts, so now I deliver the payments in person. I have other individuals with whom I do business who prefer checks to credit card billings. I pay less for these services because I pay in "cash" (check), and they don't hit me with additional credit card fees. For someone who's 75 and retired, that's a big plus and necessary to stay within my tight budget. I bought some fundraising items for my grandson's school and that required a check. I also buy Girl Scout cookies and handyman services and am required to write checks for those. These are just some examples. I think it's just plain lazy of you to expect older people, or anyone for that matter, to not use checks. I understand if you don't want to use them, but some of us do.