

# VIOLET MARTIN

## 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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Eliminating the use of checks will be a real burden to many people and businesses. Cyber security is a major concern for people, especially older adults and having to pay bills online is not an option. Checks are critical to ensure bills are paid in a secure, easy manner.

Requiring the use of credit cards and not checks will be devastating for all small businesses. These small businesses will not only need to raise their prices between 3 and 5 %, but they will also have to deal with the overhead time to reconcile credit card processing. Both of these burdens will be negative influences on small businesses. Here is a list of the small businesses that we frequent and all of these will be negatively affected if checks are eliminated:

- Electrician
- Plumber
- Tree Service
- Lawn Service
- Handyman Services
- Watch Repair
- Hairdresser
- Thrift Shop
- Every local restaurant in the area

Churches, charities and high school booster clubs will also be negatively impacted. Since their income is based on donations, they cannot raise prices to cover the cost of credit card processing. A non-profit with a \$500,000 budget would have to pay \$20,000 in credit card fees if they were charged 4%. That means services they provide would have to be significantly cut. Charitable and faith based organizations are more critical than ever before and we need to help them, not impede their ability to provide services.