

DARA GROTTE

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-C201

Submitter Information

Name: Dara Grotte

Submitted Date: 12/09/2025

December 9, 2025

RE: Docket No. OP-1874

Dear Governors of the Federal Reserve System,

My view of the importance of the Reserve Banks' check services in the United States today is that it is extremely important. I encourage you to at the very least maintain the role you now have in the provision of check services over the next 3 years and over the next 10 years. My preference is that you invest in upgrades to the check services infrastructure.

I gave up using online payment systems nearly 100% quite a number of years back now. I am a former computer programmer (old school) and they do not function well. I am banking with a bank that was highest rated for online banking. Then there is the rigmarole my bank now requires just to simply login online. Has become quite cumbersome of late, I am sure due to a serious hack or such. I have moved further and further away from online banking and back to paper checks, bills, and statements and am so much happier for it. I now also pay bills for my elderly mother using checks from my checking account. At one point two years ago I did try to pay one of her energy bills using my bank's online bill pay service, and the bank forbade me from doing so. I have no problems paying bills for her from that very same account using checks though. Checks provide a needed flexibility that non-check and non-cash services simply will not. If you wind down checks people who are unable to or need assistance with paying their bills will be underserved and things will be worse for them.

Then there is the cost of individuals needing to maintain needed technology should you wind down check services. Keep in mind, I am a former computer programmer so not a stranger to technology. I go for weeks at a time sometimes when things break and need to go to the shop for repair. It isn't functional to require dependence on technology. Even when my technology is functioning I am rarely on it more often than about once a week anymore. A book of checks and pens and stamps are far, far cheaper than technology. Easier and simpler to "maintain" too. I won't chase the technology anymore. You are going to be fighting that if you try to wind down checks.

As far as costs for your needed infrastructure upgrades, I already, not just with banks but everywhere, am very unhappy with how all of us are having to pay for technology regardless of whether or not we use it. Your needed infrastructure upgrades are far more necessary and I see no reason those who pooh-pooh checks should be complaining. I think the costs for your needed infrastructure upgrades should be coming out of what is now going towards online technology. I would say yes to increased costs if that is what is needed for your infrastructure upgrades.

I am not unhappy with the check services now offered, including payment and deposit services. One place I do see a serious need for improvements is with counterfeit checks. I have a family member that had a counterfeit check done on one account and the check was nowhere near looking like the bank issued checks nor was the signature on the check well forged, yet the system let it through. It was so very obviously counterfeit, yet no system caught it. The woman working at the bank that saw the check easily spotted it. That is a major technology flaw and drawback.

If you try to do away with checks you are forcing everyone to mandated technology usage and maintenance. It won't work.

Sincerely,

Dara Grotte