

# DEANNA STUTZMAN

## 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-C202

## Submitter Information

**Name:** Deanna Stutzman

**Submitted Date:** 12/11/2025

Deanna Stutzman

December 11, 2025

Benjamin W. McDonough, Deputy Secretary  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Re: Personal Checks

Dear Sir:

I am writing on behalf of my father and myself. My 93 year old father lives 4 miles outside of Dexter Oregon approximately 30 miles from Eugene Oregon. Although he is this close to a large metropolitan area there is no cell phone coverage where he lives and therefore he has a landline. He has never touched a computer in his life and never will. His bills are paid through the US mail with personal checks and his retail purchases are all made with cash.

Payment of his phone bill goes to Arizona. His cable TV bill goes to California. It would be possible to hand deliver his electric and property tax bills locally. My question is will we still have facilities to purchase Money Orders if you choose to abolish check processing? Will our currency still be considered legal tender when more and more retail outlets refuse to except it?

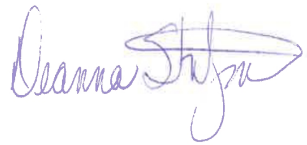
I myself pay my bills through the US mail with personal checks and make my retail purchases with cash.

The private sector has shown little to no interest in protecting my private information. The Tech industry cares only about their bottom line and is immune from prosecution for any harm they cause. Two of the three credit bureaus have been hacked and exposed **all** of my financial data. More than one of the insurance carriers and providers I use have been hacked exposing **all** of my medical data. Twice my credit card has been used fraudulently on the east coast after making an on line purchase.

So no I will not bank online. The US mail may expose me to fraud in the United States, but at least it is not world wide exposure. I will not trust any retail out let with the Pin number to my bank account.

It seems to me that my choices are of no importance. I am **hounded** by Utility providers and retail establishments to use plastic. I am even denied service. My opinion will mean nothing to you - but I wanted to voice it anyway.

Sincerely,

A handwritten signature in purple ink, reading "Deanna Shyne". The signature is fluid and cursive, with a large, stylized "S" in the middle.

cc: Senator Jeff Merkley  
Senator Ron Wyden  
Representative Val Hoyle