

DANIEL MCNAMARA

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-C205

Submitter Information

Name: Daniel McNamara

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10/1/2025

BENJAMIN W. McDONOUGH
Deputy SECRETARY, BOARD OF GOVERNORS
FEDERAL RESERVE SYSTEM
20TH STREET AND CONSTITUTION AVENUE, NW
WASHINGTON, DC 20551

Dear Mr. McDONOUGH,

RE: FEDERAL REGISTER DOCKET NUMBER
CP- [1874]

I BELIEVE THAT THE PROPOSED CHANGE TO
ELIMINATE THE USE OF "PAPER CHECKS" DOES
NOT SERVE MY NEEDS OR THOSE OF MOST
ELDERLY PERSONS IN THIS COUNTRY.

THIS GROUP CONTROLS AN ENORMOUSLY LARGE
PERCENT OF THE WEALTH OF THIS COUNTRY. THEY
ARE (MOSTLY) ABLE TO USE "PAPER CHECKS" TO
CONDUCT THEIR FINANCIAL AFFAIRS SUCCESSFULLY.
THIS PROPOSAL WOULD FORCE THEM TO ADOPT
A MEANS OF CONDUCTING THEIR AFFAIRS WHICH
IS FAR MORE OPEN TO POTENTIAL ABUSE THAN
THEIR PRESENT ONE.

FRANKLY, I WOULD CHARACTERIZE THIS PROPOSAL AS
"ELDER ABUSE".

RESPECTFULLY,

DANIEL N. McJANNET