

# NADELL HILL

## 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-C207

## Submitter Information

**Name:** Nadell Hill

**Submitted Date:** 12/16/2025

Mr. Nadell Hill

December 16, 2025

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

**RE: Docket No. OP-1874**

Dear Sir:

I am writing about the proposal to eliminate checks as a means of payment. I came across this proposal by accident and I strongly suspect that there are millions of citizens who do not realize they may lose the ability to make payments using checks. Therefore, I am confident that I am writing not only on my own behalf, but rather that I am representing the views of many Americans.

I am a 73 year old retired person who lives in a small rural town. That places me squarely in the demographic who is most likely to use checks, and I have two checking accounts. Although I have two checking accounts, I am not opposed to electronic payments. In fact, I have multiple credit cards and rarely pay for things using cash. However, I pay my monthly credit card bills, and some other bills, by check. Also, check payments are common for local services. For example, a local person plows my driveway in the winter. He sends me a bill several times during the snow season and I mail a check to him. In addition, there is a popular local restaurant that does not take credit or debit cards. Rather, they only accept payment by cash or check. Further, paying by check helps support the postal system and I am one of those people who thinks it is important to maintain a postal system.

I realize that a time may come when checks become obsolete. Indeed, during the nineteenth century a lot of people made a living supporting the horse transportation system. Significantly, I have been told that today there are young adults who do not have a checking account and who rely exclusively on electronic payments. If that is true, then a time may come when it will no longer be

reasonable to maintain the checking system. However, that time is not yet. Please upgrade the check processing system so that it can function as it does now for the next thirty years. You can revisit this issue in 2050. At that point it may be appropriate to start fazing-out the system.

Sincerely,

A handwritten signature in blue ink, appearing to read "Nadell Hill". The signature is fluid and cursive, with the first name "Nadell" written in a larger, more prominent script than the last name "Hill".

Nadell Hill