

SUSAN HOMIAK

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-C210

Submitter Information

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Submitted Date: 01/08/2026

December 10, 2025

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

Dear Mr. McDonough:

I support the continuing use of paper checks. Many small businesses are now charging extra to customers for using credit cards in an economy where costs are already inflated. Therefore, I am using checks more often. Many of my monthly bills go on my credit cards. If those businesses start charging extra, I will be forced to go back to paper billing and will write even more checks.

Plus, I move money from one bank to another with paper checks. Banks charge for wire transfers.

I know there are check fraud issues, but having businesses have access to my accounts is also risky. Any of those businesses can be hacked leaving customer information vulnerable.

Please leave us the option to use paper checks!

Susan Homiak
Howard, PA