

ANONYMOUS

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-C218

Submitter Information

Name: Anonymous

Submitted Date: 01/13/2026

To Whom It May Concern,

I would like to respond to the pending decision to discontinue personal checks. I am a senior citizen, but I continue to work full time. I've had a checking account for a number of years. I use checks to make some payments. Especially when it involves my rent. If I can't pay by check, I must go to the Post Office and pay a fee. The fees are:

$\$0.01-\$500.00 = \$2.55$ and $\$501.00-\$360.00 = \$3.60$.

This will involve multiple money orders for one transaction. That is an added expense I should not have to make. My rental office does not want cash. So, a credit card, debit card or banking online will not help. I feel checks satisfy my basic needs. If I have a problem, I can visit the bank and speak to a real live person who can address my issue. My grandmother had certain words of advice. "If it ain't broke, don't fix it!"

Thank you for your careful consideration,