

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-C219

Submitter Information

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Submitted Date: 12/25/2025

The Federal Reserve is seeking input on potential check service changes, as the central bank weighs substantial investments in its check infrastructure...

after an hour of trying to figure out where exactly consumer requested comments are to be submitted - Broken links, nothing found in search, and worse yet no information in the story article or your PDF on where to submit the comments, I'm writing DIRECTLY to you!

I have been making Digital Payments, ever since banks and businesses came out with Digital Payments, BUT Recently I have been REVERTING BACK TO CHECKS, as I REFUSE to PAY CONVENIENCE FEES to make a DIGITAL Payment! PA Local Head Tax of \$4.90 per person paid to BERKHEIMER costs over \$10 to process immediately using a DIGITAL method! Paying a TAX to PAY A TAX, on ALREADY TAXED MONEY!

SO I pay by Check, and let them know they can continue to pay someone to process my CHECK, because I am not paying them a FEE to autodeduct from my Checking using a Computer!

While I understand it costs the banks money to update checking systems, UNTIL paying Digitally is FREE on all ENDS No changes to Checks SHOULD EVER BE MADE! Consumers are being robbed Left and Right, Now everyone is going to start charging more to use Credit Cards instead of CASH, well guess what Try charging me more to use my Credit CARDS, as I will hold up checkout lines counting out my lose change to pay with CASH! Unless Digital payments are totally FREE on all ends, nothing should be changed to BENEFIT BANKS who already require fees or HIGH BALANCES to keep free checking!

Fix your website and make sure CONSUMERS CAN ACTUALLY Submit requested Comments to the appropriate area by listing the full location of said requested comments!