

MARY O'ROURKE

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-C220

Submitter Information

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Mrs. Mary E. O'Rourke

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

January 1, 2025

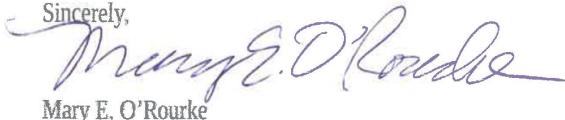
Dear Mr. McDonough,

I feel compelled to comment on the Federal Reserve's potential strategies for the future of the Reserve Banks' check services. The idea that the Federal Reserve would push for the substantial wind-down of the Reserve Banks' check services is anathema to me. I am already opposed to the fact that, starting on September 30, 2025, Executive Order 14247 called for the Secretary of the Treasury to cease issuing paper checks for all Federal disbursements inclusive of intragovernmental payments, benefits payments, vendor payments, and tax refunds, other than in a few specified exceptions. This means that I can no longer receive a check from the IRS or other federal agency. The executive order also says that, as soon as practicable, all payments made to the Federal Government shall be processed electronically. That means I will no longer be able to pay the IRS or any other government agency by check.

According to some of the information provided by the Federal Reserve Bank, there are still over 11 billion checks being written every year. Those checks account for 20% of dollars exchanged in the U.S. Those numbers alone mean that the Federal Reserve Bank services in the United States are still very relevant and should continue. I believe that upgrading the Reserve Banks' check-processing infrastructure to support existing services and reliability should be the strategy that the Federal Reserve bank adopts going forward. Since check fraud and security seems to be one of the main reasons the Federal Reserve puts forward as a reason to possibly wind-down its check services, it seems a logical step would be more, not less, investment in improvements to the security of the check instrument itself. This is not a new problem and should have been continually addressed over time.

As a frequent user of checks, and someone who does not do any kind of online banking, checks are extremely important to me. I have no plans to change to an alternative method of payment. Fees for checks are relatively low compared to other forms of payment and in fact, due to the way my banking is set up, I do not pay for checks. There is a constant push in the market place to force consumers to do everything online and I believe that is a mistake. Sometimes putting all our eggs in one basket can have unforeseen consequences. There should be other options for consumers even though those options may not always be considered the most efficient.

Sincerely,



Mary E. O'Rourke