

# KRISTINA TURNBAUGH, ET. AL.

## 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-C221

## Submitter Information

**Name:** Kristina Turnbaugh, et. al.

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Dec 18, 2025

Dear Mr McDonough,

I am writing on behalf of myself and my father to voice our concern and objection to rolling back the checking system. While it is true that people, including ourselves, are now using other forms of payment, nothing beats the security & convenience of a check for all transactions which require a record.

I use the checking system to pay everything from the power bill, grocery bill, etc. all the way to Birthday card gifts.

Please take our thoughts into consideration.

Best,

Kristina Turnbaugh

Tom V. Turnbaugh