

# 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-C223

## Submitter Information

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If paper checks are discontinued as a valid payment method, you are further marginalizing older people like my 97 year old mother who doesn't have a cell phone and doesn't trust online banking and payment apps. It's ridiculous to claim that more fraud occurs with paper checks than other payment forms. Fraud occurs in all types of banking as criminals have learned to hack and game the system.