

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-C227

Submitter Information

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To Whom It May Concern at the Federal Reserve,

I am writing to share my personal views which aim to defend the check industry. As a consumer in the American economy as well as a user of checks for payments, I would like to submit the following considerations.

Choice of payment should always be treated with the upmost respect in a free society such as the American republic. Choice of payment allows the consumer a tremendous amount of input to keep the economy in check. For example: when credit cards ratchet up their fees, vendors push those costs onto the consumers and, with cash and checks as alternative forms of payment, there is a way to transact business to avoid those credit card fees (hopefully encouraging credit card companies to lower the fees).

Many consumers prioritize convenience in their commercial transactions, but convenience is not the only factor in consideration for every person engaged in the economy. Some, like myself, prefer payment autonomy over convenience.

Digital payments are convenient, quick and inexpensive, however, they are not without flaws and risks. Digital payment systems are also vulnerable to controls to which check writing and cash are immune.

There exists excellent technology to support deposits and authenticity of checks. These systems are constantly improving to buttress support for safe use and transfers of payments using checks.

Check writing may be declining with the growth of our interest in the digital age but it should not be considered an insignificant alternative for payment choice. Everyone tends to appreciate these methods from the old world, when the new world hiccups. If the basic infrastructure is significantly diminished, alternative methods for payment outside of the digital system will be impotent to assist in keeping commerce functional. The Federal Reserve removing itself from the checking system might be enough of a blow to decimate the industry.

Please consider making balanced decisions about check writing as part of a free economy that thrives on choice. Thank you for taking this matter seriously.