

G.M. FERRARO

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-C255

Submitter Information

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To: the Federal Reserve
Board of Governors
20th Street and Constitution Avenue, N.W.
Washington, DC 20551

Attention: Benjamin Mc Konough
(Deputy Director)

Reference: Paper Checks Elimination
Docket No: OP-1874

The above-mentioned subject matter was reported on the evening NBC TV news. I was shocked and panicked to hear how such an important and life-changing decision could be considered and announced in such a cavalier manner. Since ALL my business and bill paying is conducted by check, this would affect my life in a serious way.

Please DO NOT DO THIS!

• This will create a great hardship and disrupt my life immensely.

- I do not own a computer or "smart phone".
- I donate to my church and charities by check.
- All my bills are paid by check. The record keeping is far superior to anything electronic and safer.
- Anticipate many fees will be paid by the consumer, while the banks pay \$2.00 on savings.
- The banks should pay fees to us for using our money to invest.
- Senior citizens and others I know are against this life-disrupting action. It is inconsiderate and uncaring not to mention greedy and morally wrong. Please reconsider won't you.
- When I receive a letter from a business saying their system has been compromised, it affects thousands.
- The people who don't use checks have done so by choice! People like me however will have that choice removed.

It will further demean our U. S. Post Office,
It is awful to watch everyone walking with
their heads staring down at their hands looking
at their phones. They have all become slaves.
And thanks to the private, rich companies
like Amazon and that ilk our post office
undergoes the loss.

I have gotten to this age, it's sad to say, as an American
I worry about waking up each day wondering what
service the government will take away.

Once again I ask you to please NOT take
away my paper checks.

It is so good to be able to bestow the gift of a
check to my children and grandchildren.

Thank you

E. M. Ferraro