

# 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-C352

## Submitter Information

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An attached file provides the comment on check processing services by the Federal Reserve. Thank you for your time and consideration.

**The Federal Reserve should continue to support paper check processing services.** The fact that eleven billion checks are still written is material. Over time, just like with music record albums, the use will certainly increase again.

No payment system is fully security. A person can be physically robbed as they travel to and/or from a financial institution to make, or after making an in-person financial transaction. Digital payment systems are a hodgepodge – from secured to high risk with no backing. Allowing the high-risk unsecured digital payment transfer system to exist, but canceling paper checks is shameful. The Consumer Financial Protection Bureau just went after major financial banks for not protecting consumers over electronic payments methods like Zelle.

Is it the Federal Reserves position to limit options and freedoms? Are citizens to be reduced solely to the time intrusive walk in's to financial institutions, and high risk electronic digital systems to transact financial business? I say don't do this.

Forcing consumers to solely transact digital payments has the following negatives:

- It creates a mental decline and complacency as account holders that transact via digital methods become lethargic with monitoring their accounts because they rely on the computing accuracy of computers which can experience irregularities.
- There can be imperceptible overcharges that post to accounts because a computer is loaded with a value that is different that what a consumer saw on a label, or changes in terms that citizens overlook.
- It eliminates privacy
- It exposes citizens to online hacks of financial and other personal data/property
- It exposes citizen accounts to other hazards and risks like unauthorized, premature, and illegal withdrawals from suppliers and financial institutions who are granted electronic access to accounts for other, legitimate specified purposes. To force citizens to now spend time resolving, fighting these instances is unacceptable.
- It exposes citizens to electronic system malfunctions that can overdraw an account, or completely wipe out accounts.
- It adds additional administrative efforts with having to remember, track and maintain passwords; and face difficulties with canceling electronic permissions for many reasons including something as simple as not having the contact information of suppliers available (or having to do herculean searches to locate a supplier). Burdens with being forced to opt-out or op-in to agreements could be or become time consuming.
- Even debt creep can begin due to monthly subscription expense posting that citizens no longer use and would cancel if they were writing checks.
- Over time fee structures can be established for transacting digitally, the fees can become inflationary or abusive over time. Citizens can be penalized by having digital transactions frozen or locked for not paying unjust fees because monopolies/oligopolies

can develop around the digital movement of currency. The sole recourse would be a consumer appearing in-person – an this may not be feasible in many instances.