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Proposal and Comment Information

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Submitter Information

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Checks are essential for payment of debts. There seems to be a movement afoot to replace checks by the use of credit cards. Unfortunately most credit card companies will not issue joint credit cards for married couples. I was recently widowed. Since my husband had been sick for sometime I had been paying many of our bills using what I thought was a joint credit card. I continued doing so after he died and then the credit card company found out his was dead and canceled our card leaving me to have to pay the bills by check. I also had to find out what bills were not paid. It was a nightmare. Most banks allow joint checking accounts. This prevents disaster when a spouse dies. Please continue the use of checks.