

# BRYAN HAINLIN

## 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-C82

## Subject

al Reserve System [Docket No. OP-1874]

## Submitter Information

**Name:** Bryan Hainlin

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To whom it may concern:

I recently saw the announcement regarding possible ending the system for utilizing checks for payment of services in the USA with the termination of the Federal apparatus

I am a physician who cares for many children and adults with rare diseases and disabilities. I feel that this proposal, like many of the current administration and business community as typified by Elon Musk and DOGE, shows disregard for individuals and families who do not have the resources of a substantial proportion of our population. Medical illness and financial stress are common in our society but are particularly prominent in the elderly as well as disadvantaged groups in the US. Trying to leverage individuals to follow market mechanisms is not appropriate and exclusionary. It seems that our government is going out of its way to no longer care for minority populations, probably as a selection against the disabled and adults. Being able to utilize checks is needed as the proposal to use digital processes or credit cards presupposes that one has access. This proposal would push many people back to a cash only economy which would place stress on hospitals and other service agencies as many individuals still have problems paying for basic necessities.

I hope that the Federal Reserve will for other ways to improve the system of payment in our country beyond what business finds convenient.

Thank you for your attention.

Bryan E. Hainline, MD, PhD

Medical and Molecular Genetics