

TERESA WASSMAN

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-C84

Subject

OP-[1874]

Submitter Information

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I am in favor of maintaining the system which allows personal checks issued by financial institutions.

Some business do not have a digital presence and only take checks or cash. When I pay with a credit card, I'm charged an additional fee for many government and businesses services. I do not use a debit card because they lack security and lack consumer protections. I can't use mail to pay for services unless I'm sending a check.

Also some financial services will not accept cash transfers from a bank or credit union, so the only way I can move funds is with a check.

Checks are vital for our aging population.

Namaste
Teresa Wassman