

# MARIE HERTEL

## 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-C85

## Subject

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## Submitter Information

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I am STRONGLY opposed to eliminating checks. I pay almost ALL of my bills by check. I had previously done some online banking, but as soon as the bank changed it's terms that required I agreed to allow Zelle or other third-parties access to my bank account, I immediately discontinued using online banking. While it has been tried to explain you have to allow for a Zelle account to be able to get to my checking account, I should have an option in the terms to NOT ALLOW ANY ACCESS by Zelle or others to my account. The more digital access or only ONLINE banking, the more opportunities for Cyber attacks. You say eliminating checks helps eliminate fraud and security issues—it is just replaced by a higher degree of fraud and security issues involving cyber!

Banks are even doing away with providing images of our canceled checks with bank statements, making it even harder to prove payment to companies.

There is no reason to eliminate checks; society may already be reducing the number processed, so this should not be such an issue.

Checks are also an easy way to give as a money gift, i.e. weddings, birthdays, graduations, etc. I've learned now that gift cards are highly under attack and funds are being immediately drained, so don't suggest this option or some type of debit card. Scammers are becoming more and more adept at targeting consumers using online and cards.

**DO NOT TAKE AWAY MY ABILITY TO MAKE PAYMENTS BY CHECK!!!!!!** There are still reasons to have them. It appears you are trying to take away ALL our money options and cash will be the next thing you try and take away. Technology has its place, but also has major potential for cyber attacks and shutting down our economy.

Marie Hertel