

# SAMUEL SNYDER

## Proposal and Comment Information

**Title:** Check Services - Request for Information and Comment on the Future of the Federal Reserve Banks' Check Services, OP-1874

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## Submitter Information

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Please spend whatever funds are necessary to maintain the system, at least as it is. I would be OK if it took an extra day or two for a check to clear if it helped keep the cost down. I am not in favor of discontinuing the service altogether. While comments are being made that fraud is on the rise or easy with a check, that same comment can be made with every form of payment and the ease and proliferation of computer hackers. While I do use online banking to pay bills, I also use checks to pay for items where I want to create a receipt of payment. Then some transactions, such as purchase of a firearm, is being frowned upon and not accepted by credit card, Paypal, Venmo etc. A check is the only option. I think there may be cheaper alternatives to upgrade the system and maintain if the system doesn't have the volume as it claims. BUT, I still feel that the reported 11 billion checks written in 2021 is still substantial enough to warrant maintaining the system.