



From the Vault: Back when some checks were head-scratchers

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In a time before technology prevailed, the Fed processed checks written on some unusual materials.

By Stan Austin and Ethan Anderson

For nearly 100 years, check processing was a big part of Tenth District operations, peaking at an average volume of 1.8 million checks per day in 2002.

By 2009 that part of the Bank's business had been phased out amid Federal Reserve System consolidation and technological advances in the banking industry.

But before all of that happened, over many decades, the Fed occasionally was faced with handling some unusual and attention-grabbing checks.

These included checks written on bed sheets, articles of clothing (including undergarments) and even the fender of an automobile. Many of these were publicity stunts or written by disgruntled individuals paying bills, such as for taxes or debts.

For example, Fed System archives from the 1960s document a \$1,000 check written on a watermelon in Texas; a \$30 check written on a door removed from its hinges in Iowa; and the instance of an "irate lady in Elmira, New York, who literally took the shirt off her husband's back to repay a \$100 loan."

In each of those cases the "check" was deemed valid and was processed.

In the 1960s, to capitalize on the curiosity factor around such stunts, Chase Manhattan Bank organized a traveling tour of odd-ball checks.

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In 1981 the Bank's Kansas City office received a check written on a bed sheet. Photo from the Bank's archives