

# FIRST STATE BANK OF PAINT ROCK, DEAN MCINTYRE

## 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-C235

## Submitter Information

**Organization Name:** First State Bank of Paint Rock

**Organization Type:** Company

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**Submitted Date:** 02/04/2026

While the payment industry continues to see significant movement to electronic payment methods, there is still a large segment, of both population and transaction types, that rely on check services. These generally are the elderly and the transactions for agriculture activities and cashier's check purchases. A large segment of the elderly prefer to write a check in lieu of utilizing only electronic means, and the agriculture sector prefers to write a check for better record keeping of transactions. This assists them with their income taxes and with their proof for ongoing financing with banks. Cashier's checks are very much utilized for automobile, equipment, and real estate purchases. Invest in the system, there is plenty of time to recoup the costs.