

From: [dee.baertsch](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] June 20, 2025-Request for Information On Potential Actions To Address Payments Fraud; Comment Request (RIN 3064-ZA49)
Date: Monday, August 25, 2025 3:04:41 PM

Ms. Jennifer M. Jones
Deputy Executive Secretary
Attention: Comments—RIN 3064-ZA49
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Dear Ms. Jones, Mr. McDonough, and Mr. Gould:

As the President of a small community bank I would like to encourage you to help fight check fraud. In my opinion the bank of first deposit should bear the responsibility of a fraudulent check. They are the ones with the first eyes on the check and should be better vetting their customers. Since all checks are now electronically scanned and signatures not being looked at the clearing bank will not have any way of knowing a check is fraudulent until the customer notices it when they get their statement at which time the scammer will have already taken out the money. We currently have a situation where Wells Fargo is refusing to credit us back the amount stolen by their customer. My understanding is the big banks are getting away with this because it would not be worth the expense of hiring an attorney to fight them.

Dee Baertsch, President
First State Bank of Golva

[REDACTED]
NMLS#809417

[REDACTED]
Fax [REDACTED]

CONFIDENTIALITY NOTICE

the information contained in the e-mail message is privileged and confidential. It is intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient or the employee or agent responsible to deliver it to the recipient, you

are hereby placed on notice that you are in possession of confidential and privileged information. Any dissemination, distribution or copying of this communication is strictly prohibited. Please notify the sender immediately by telephone ([REDACTED]), of your inadvertent receipt. Please return the message by hitting the reply button, and then delete the message from your inbox, sent mail box, and deleted mail box.