

From: [Ashley Yocum](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] June 20, 2025-Request for Information On Potential Actions To Address Payments Fraud; Comment Request (RIN 3064-ZA49)
Date: Thursday, September 18, 2025 4:59:26 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:

I am the SVP-COO/Compliance/BSA/AML/CRA officer of PBK Bank, a \$160mm asset community bank located in Stanford, KY. I am writing to respond to the Office of the Comptroller of the Currency (OCC)'s, Board of Governors of the Federal Reserve System (Board)'s, and Federal Deposit Insurance Corporation (FDIC)'s request for information (RFI) on payments fraud.

Our bank has been in business since 1906. We are a small community bank that plays a critical role in our local community by volunteering and providing financial services.

I applaud the agencies for issuing this RFI and seeking input on ways that the OCC, the Federal Reserve System (FRS), and the FDIC could take actions to help consumers, businesses, and financial institutions mitigate payments fraud. Community banks continue to be challenged by a rise in fraud and scams across payment types, so agency action is much needed.

Specifically, the Bank has been affected by payments fraud in the following ways:

- Check fraud - checks rec'd via USPS priority mail, checks that were washed stolen out of the mail of businesses, etc.
- Digital banking compromises thru smishing attacks to customers
- Telephone spoofing of bank's website/contact numbers
- Romance scams - convincing customers to send wires, gift cards, etc
- Sextortion involving cash app & gift cards
- Scams involving depositing funds into Bitcoin ATMs

There needs to be a way that fraudulent actions have negative outcomes for the scammers. Local and regional collaboration across community banks, federal and state regulators, law enforcement, community organizations, and other stakeholders can be an effective way to build connections and share information at the community level and in this age of fraud is a necessity that needs fruition. Apps such as Telegram/Discord needs to be dismantled. Heavier regulations and compliance aspects on Bitcoin ATMs. Platforms to communicate with community banks when checks have been compromised on these apps or seen to sell. Appropriately priced software for community banks to detect check fraud. USPS mail delivery and security of drop mail locations and lockboxes may need to be revamped and redesigned.

Too often the negative consequences of these actions fall on the customer and the bank - until the consequence falls on the scammer things will never change.

Thank you for the opportunity to provide comments on this RFI. The Bank looks forward to continuing to work with the OCC, FRS, and FDIC, and other stakeholders to protect our customers and communities from the growing threat of payments fraud.

Ashley Yocum

PBK Bank

SVP-COO

Compliance Officer, AAP, CFS

