

**From:** [Joye E Hunt](#)  
**To:** [Comments](#)  
**Cc:** [REDACTED]  
**Subject:** [EXTERNAL MESSAGE] PS - RE: Comments on Payments Fraud  
**Date:** Friday, September 19, 2025 9:02:06 AM

PS – I know this is after the filing deadline, but I need to add one more quick, but important point. In addition to stopping the fraudulent mail-phone calls, and texts, there must be a way to stop the fraudulent emails without making ourselves the targets or opening us to more attacks.

Thank you,

Sincerely,

Joye Hunt,

SVP-CFO-HR

PBK Bank, Inc.

**From:** Joye E Hunt  
**Sent:** Thursday, September 18, 2025 6:51 PM  
**To:** 'comments@fdic.gov' <comments@fdic.gov>

[REDACTED]  
**Subject:** Comments on Payments Fraud

Jonathan Gould  
Comptroller of the Currency, Office of the Comptroller of the Currency  
Docket ID OCC-2025-0009

Benjamin W. McDonough  
Deputy Secretary, Board of Governors of the Federal Reserve System  
Docket No. OP-1866

Jennifer M. Jones  
Deputy Executive Secretary, Federal Deposit Insurance Corporation  
RIN 3064-ZA49

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

I am the SVP-CFO-HR for PBK Bank, Inc. We are a \$170mm community bank with 6 branches serving Lincoln, Boyle, and Rockcastle Counties in rural Kentucky.

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.

Thank you so much for allowing us to comment on the ever-growing payment fraud problems.

Our bank has served this area since 1906, and our customers depend on us to provide with wonderful banking services both on the deposit side and on the loan side as well as being a resource and guide to them.

Our Bank has lost thousands of dollars directly due to growing payment fraud. In addition to the actual direct loss of money, it takes numerous employee hours to train, investigate, appropriately resolve, report, educate, and navigate our way through this horrible jungle.

There are some major issues that need to be addressed that are beyond the obvious. With the volume of fraud, these solutions involve telephone service providers, check printers, the US Postal Service, and internet technology:

- Telephone number and text number spoofing machine/technology must be stopped to not only ensure the safety of bank customers and banks, but also our local law enforcement, governmental agencies, our hospitals, doctors, utility companies, and most of our other businesses as well as normal home life. Nothing good can come out of someone calling or texting and making it appear that they are calling from someone else's phone number.
- Artificial Voice Intelligence needs to be controlled or eliminated so that it can't be used fraudulently using real voices combined with the spoofing machines to con people out of money or to threaten people.
- Fraudulent mail needs to be stopped especially when they are pretending to be a Bank. I recently received 4 fraudulent pieces of mail that were presented as being from our Bank with a 1-800 number to call immediately because there was a problem with my loan – 4 in one day! The mail even had our Bank logo on it.
- All banks, phone/text service providers, USPS, government agencies, check printers, and internet providers need to adhere to the time frames and rules for opening accounts and handling fraudulent checks including identification, CIP,

and OFAC.

- Changes to Reg E are needed so the Banks are not automatically 100% responsible for everything. The customer needs to have some responsibility in these situations.
- Reg CC needs to have an extended return deadline for uncertain collectability.
- Our Bank has had difficulties resolving interbank disputes with large financial institutions. This needs to be addressed.
- The sale and sharing of personal information must be prohibited especially from entities that have the personal information.
- All entities named above need to be required to have working published phone numbers and hotlines with real people – not an automated answering system – not an AI system – but with a real person to answer the phone and handle these problems during normal working hours.

Sincerely,

Joye Hunt,

SVP-CFO-HR

PBK Bank, Inc.