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May 1, 2026

The Honorable David Steiner  
Postmaster General and Chief Executive Officer  
United States Postal Service  
475 L'Enfant Plaza SW  
Washington, DC 20260

Dear Postmaster General Steiner:

On behalf of the Independent Community Bankers of America (ICBA)<sup>1</sup>, I write to share what we are seeing from community banks and their customers regarding mail theft and check fraud, and to suggest a meeting to discuss how ICBA and community banks can support the Postal Service as it works to protect the integrity of the mail.

Mail theft and check washing schemes remain a persistent and growing challenge for the financial services industry. Community banks across the country continue to report cases in which customers' mailed payments are intercepted, chemically altered to change payee names and dollar amounts, and fraudulently deposited at unrelated financial institutions. These schemes impose real costs on consumers, community banks, and payment processors, and they erode public confidence in the mail as a safe channel for financial transactions.

One area of particular concern involves the Carol Stream, Illinois, postal facility. In recent months, ICBA member institutions have received a growing number of reports from cardholders whose payments mailed to Carol Stream were intercepted and washed. The concentration of reports tied to a single facility suggests a vulnerability that we want to bring to your attention directly.

ICBA is proud of our partnership with the U.S. Postal Inspection Service, announced in February 2025, to combat check fraud through consumer education and in-branch materials now distributed by hundreds of community banks. In that same spirit of collaboration, we would welcome the opportunity to work with your team on the broader challenge of securing payment mail at high-volume processing facilities. Our Fraud and Scams Task Force can provide detailed information about what our members are experiencing, which we hope will be useful as the Postal Service continues to evaluate and strengthen its security practices.

Thank you for your attention to this matter. ICBA stands ready to assist in any way that is helpful, and I welcome the opportunity to discuss it further at your convenience. To arrange a meeting, please feel free to reach out to Scott Anchin, Senior Vice President, Strategic Initiatives and Policy, at [scott.anchin@icba.org](mailto:scott.anchin@icba.org) or directly to me.

Sincerely,

/s/

Rebeca Romero Rainey  
President and CEO

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<sup>1</sup> The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation's community banks through effective advocacy, education, and innovation. As local and trusted sources of credit, America's community banks leverage their relationship-based business model and innovative offerings to channel deposits into the neighborhoods they serve, creating jobs, fostering economic prosperity, and fueling their customers' financial goals and dreams.