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As Paper Checks Fade, CFSC Offers a Lifeline for Social Security Recipients

For millions of Americans who rely on Social Security and other federal benefits, the ritual of receiving a paper check in the mail is about to change. An executive order will soon require all federal disbursements—including Social Security, SSI, and VA benefits—to be delivered electronically, with the phase-out of paper checks set for September 30, 2025. The move is intended to streamline payments and reduce the risk of lost or stolen checks, but it's left many wondering: *What happens if you still need or prefer a paper check?*

Here is a new option: RCheck at CFSC, a financial service center with locations across New York City and its boroughs, Los Angeles, San Diego, Boston suburbs, Central and Northern New Jersey, Chicago and its suburbs, Milwaukee, Indiana, Denver, and Kansas City. For over 30 years, CFSC has partnered with RCheck to help customers receive their government benefit checks safely and conveniently. "This is an easy and secure option for our customers to receive their check the same way they have for years, nothing new to learn, nowhere new to go," explained Thomas Musial, President, NY Community Financial, LLC, CFSC's NY & NJ locations. "Our customers love the convenience and enjoy the customer service that our tellers provide, many who are bi-lingual and most helpful throughout each transaction," Mr. Musial added.

With RCheck, your government benefits are received electronically by CFSC and can be printed at any participating location. This means you can walk in, pick up your check, and cash it on the spot—no waiting for the mail, no worrying about lost envelopes. Registration is straightforward: bring a recent check and photo ID to any CFSC location, and a teller will help you enroll.

There are some significant key benefits of RCheck, which include early access to receive your funds up to four days early. There is no Bank Account needed. It is perfect for those without traditional banking relationships, and there is an added layer of security: No more lost or stolen checks.

It is simple to enroll with no credit check required. You will get notifications when your payment is ready.

Full transparency. The fees are laid out: \$3.45 for a single government benefit check over \$50, \$3.80 per month for payroll (up to four non-government checks), and \$9.95 for a tax refund check. Standard check-cashing fees may also apply.

There is also a debit alternative for those looking for a more modern solution: CFSC offers the Yes! Debit account. With this option, your benefits are deposited directly onto a Visa debit card, which can be used anywhere Visa is accepted worldwide. The account includes low monthly fees, a free savings account, and free reloads at any CFSC location. Enrollment is available both in-store and online at <https://www.cfsc.com/personal-services/yes-debit/>, making it accessible for people who are comfortable with digital banking. This change affects anyone currently receiving federal benefits or tax refunds by paper check, including Social Security recipients, those receiving rental assistance, and families on temporary assistance. If you or a loved one are in this group, now is the time to consider your options and avoid disruptions in your payments.

Here's how to enroll for RCheck: Visit any CFSC location with a recent check and photo ID. A teller will guide you through the process. For Yes! Debit, you can apply at any CFSC location or online at the CFSC website. Switching before the September 30, 2025, deadline ensures uninterrupted access to your funds. With both RCheck and Yes! Debit, you can even get paid up to four days early—a meaningful difference for those managing tight budgets. Plus, auto-enrollment with SSA/SSI means you may not need to visit a Social Security office at all. For help, contact CFSC Customer Service at 1-866-248-4947 or call the NY/NJ direct line at 1-212-400-CASH (2274) or visit: www.cfsc.com

For more information, visit the CFSC website or stop by your local branch. As the government modernizes its payment systems, CFSC's RCheck and Yes! Debit programs offer practical, secure, and flexible solutions, ensuring that no one is left behind in the transition from paper to electronic payments. If you or someone you care for relies on government checks, now is the time to explore your options and make the switch with confidence.

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Contact:

CFSC Community Financial Services Centers

Gina M. Palumbo, Director of Marketing 201-608-0085 gpalumbo@nycfllc.com