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Aug. 14,  
2025

**NATIONAL  
FINANCIAL**

**AWARENESS DAY**

Spend Time Considering  
Your Financial Decisions  
& Plan for a More  
Successful Financial  
Future!

## FROM DIRECTOR CLARK'S DESK

### PASSING THE GAVEL AS CHAIR OF THE CSBS BOARD OF DIRECTORS

During the Annual Meeting of the Conference of State Bank Supervisors (CSBS) in May, I wrapped up my year as Chair of the CSBS Board of Directors. CSBS is a nationwide organization of state banking and financial regulators from all 50 states, the District of Columbia, and U.S. territories. CSBS, in addition to other regulatory associations that the Washington DFI belongs to, plays an important role in ensuring that DFI remains an effective regulatory agency. CSBS provides essential training for certain licensing and examination staff at DFI and provides a channel for state regulators to stay current on national regulatory issues.



One of my priorities as Chair for the organization was to encourage networked supervision where state regulators from across the country work together to approach examinations and licensing in a coordinated fashion. Networked supervision also includes trying to remove some of the pain points for our regulated entities that operate across state lines. These efforts include programs to conduct only one joint examination for our largest licensees where states work together on one examination versus each state doing its own separate examination.



*Director Clark passing the gavel to Maryland Commissioner Tony Salazar as he became the new Chair of the CSBS Board of Directors.*

Another aspect of networked supervision includes state regulators utilizing the State Examination System created by CSBS for licensees to upload their examination materials onto a safe platform and for state regulators to collaborate on joint examinations involving multiple states. These are just a few of the initiatives that we worked on this last year, but there are many more CSBS initiatives in progress and more work to be done to improve the state regulatory system. Maryland Commissioner Tony Salazar became the new Chair of the CSBS Board of Directors and will do a great job. I will continue to serve on the CSBS Board and the CSBS Executive Committee as Immediate Past Chair.

**Charlie Clark,**  
**Director, Washington State**  
**Department of Financial Institutions**

On July 9, **DFI Director Charlie Clark, Deputy Director Catherine Mele-Hetter** and **Communications Director Lyn Peters** visited Camp Murray for the **State Emergency Operations Center (SEOC) Foundations for Executive Leaders** training. This half-day event walked DFI leadership through a state agencies role in supporting disaster emergency operations.



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## LEGISLATIVE ACTIVITY

### NEW FORECLOSURE PREVENTION FEE LEGISLATION



The passage of **SB 5686 introduced an \$80 foreclosure prevention fee.** This fee will help fund homeowner foreclosure assistance through the [Foreclosure Fairness Program](#), which provides services such as free housing counseling, civil legal aid, and foreclosure mediation. Funds will be collected by the escrow agent at closing beginning July 27, 2025. ([Remittance Instructions](#))

More information is available in the recent [Department of Commerce's guidance document](#).

### DFI SOUGHT LEGISLATION FOR CRYPTO KIOSK PROTECTION

During the 2025 legislative session **DFI requested SB 5820, legislation to mitigate fraud and protect consumers who use cryptocurrency kiosks**, also known as Bitcoin ATMs. Modeled on a recent law enacted in California, the bill limits daily transaction amounts to \$1,000 and caps fees. Currently there is no limit to the cash amounts that can be paid into machines, and the combined transaction fees and crypto exchange rates applied by kiosk operators often exceed 25%.

Crypto kiosks are often used in imposter fraud. Victims are persuaded by criminals posing as computer technicians or law enforcement officials. They indicate that their bank accounts have been compromised, and they need to move their money to a safer place through a crypto kiosk. The victim is then duped into revealing their crypto wallet identifiers. The crypto is diffused in seconds into a succession of multiple crypto wallets, making it very difficult to trace and recover.

The FBI's 2024 Internet Crime Complaint Center report found a 99% increase in complaints of fraud involving crypto kiosks over 2023, and a 31% increase in losses reported. Adults older than 60 years old comprised 67% of all reported victims.

### SB 5820 came close to passing the 2025 legislature, but time ran out before the House of Representatives could vote on it.

The bill received strong support from AARP, the City of Spokane, and the Washington Bankers Association, which provided compelling testimony in support during bill hearings. Fraud hurts everyone, but particularly our elders. DFI greatly appreciates the support the bill received from allies this year, and we hope to get it over the finish line in 2026.



**DID YOU KNOW?** Beginning in 2027, Washington State law will require most employers without a qualified retirement plan to participate in **Washington Saves**. The goal is to close the savings access gap and give all workers a chance to build financial security. **Learn more at [www.wasaves.com](http://www.wasaves.com).**



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## DIVISION OF BANKS

### DIRECTOR OF BANKS HOLLINSHEAD MOVING ON AFTER 24 YEARS WITH DFI

The Washington State Department of Financial Institutions (DFI) announced on June 23 that the agency's [Director of Banks, Roberta Hollinshead, is leaving after serving 24 years with the agency.](#)

"Roberta exemplifies excellence in leadership and has been a steady hand at the helm of the Division of Banks," DFI's Agency Director Charlie Clark said. "Under her guidance, Washington's Division of Banks has become one of our country's most knowledgeable, trusted and respected teams."

Ms. Hollinshead was the first woman in Washington history to lead the Division and was one of only 17 women banking directors in the nation when she accepted the position in 2016.

"A lot has changed in the industry in my time at DFI, but Washington State chartered community banks and trust companies remain vital to the communities they serve," Hollinshead said.

"I'm deeply grateful to have had the opportunity to work alongside such a talented, dedicated team of leaders at DFI. The support, collaboration and sense of community here is truly something special, and it's what I'll miss the most as I take this next step in my career."

Hollinshead began her tenure with DFI in 2001 as an examiner. She worked her way up the ranks, serving as the Chief of Examinations prior to being named Division Director.



*Roberta Hollinshead leaving the DFI office on her last day*

### CSBS DISTRICT V SUMMER MEETING

DFI's Chief of Examinations for Banks, Shannon Tushar, represented Washington at the Conference of State Bank Supervisors (CSBS) District V Summer Meeting (June 24-25).

The event brought together regulators from eight western states. The first day included talks on emerging issues, including supervision, legislative updates, the economic landscape, examiner training strategies, consumer financial education and warnings against scams.

Three federal banking agencies - the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Bank of San Francisco (FRB), and the Office of the Comptroller of the Currency (OCC) - joined for the second day of the event. Their presence expanded the dialog to include the impacts of resource reductions at the federal level. These agencies also provided insight relating to regulatory guidance and proposed rules.

During the event, Shannon presented on the topic of "supervising innovative bank activities", alongside specialists from the FDIC, OCC, FRB, and Utah DFI.



*Shannon Tushar presenting with Patti Perkins, Idaho Dept. of Finance Commissioner & Chair of CSBS District V.*

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## DIVISION OF BANKS WELCOMES TWO NEW TRUST COMPANIES

The Division of Banks has recently welcomed two new trust companies. As of June 30, 2025, the Department of Financial Institutions (DFI) now supervises a total of 20 state-chartered trust companies.

### **ESOP Trust Company** *(Headquarters: Spokane, WA)*

ESOP Trust Company provides trustee services for employee stock ownership plans (ESOPs) for small to middle market companies. The company hopes to work in the best interest of ESOPs and their participants in this often-overlooked market. *DFI issued their Certificate of Authority on Apr. 15, 2025.*

### **National Fiduciary Trust, Inc.** *(Headquarters: Mercer Island, WA)*

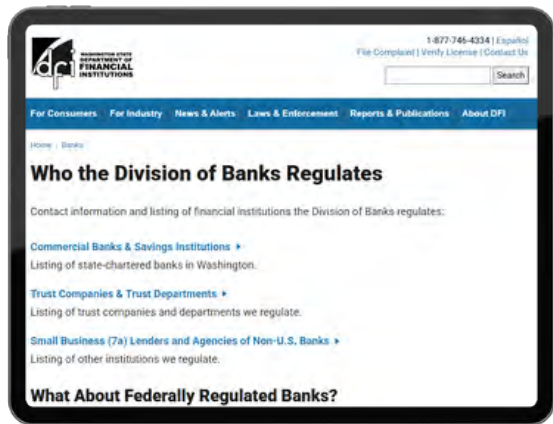
National Fiduciary Trust provides comprehensive, independent trustee, and estate settlement services. They are affiliated with Northwest Asset Management, an SEC Registered Investment Advisor who has provided financial planning and consulting since 2008. *DFI issued their Certificate of Authority on May 15, 2025.*

For a list of all DFI regulated trust companies visit [www.dfi.wa.gov/banks/who-we-regulate/trusts](http://www.dfi.wa.gov/banks/who-we-regulate/trusts).

Trust companies are a growing part of the financial services industry in Washington State. Unlike banks, trust companies do not accept deposits or make loans. Instead, they focus on managing assets using the terms of legal agreements (such as a trust or will) for the named beneficiary. They are required to act in the best interests of the beneficiary by putting the beneficiary’s needs above their own.

“State-chartered trust companies also differ from the banks we regulate in that we are their only regulator. We don’t have a federal counterpart,” shared Corrie Mann, DFI’s Applications and Trust Company Manager. “Our team examines the operations of these companies in detail. Our goal is to ensure they are following the laws established by Washington State and industry standards.”

Per state law, DFI examines each state-chartered trust institution at least every 24 months. This process includes using the MOECA components under the Uniform Interagency Trust Ratings System, to evaluate the performance and condition of the companies by reviewing and rating:



- (M) Management
- (O) Operations, Internal Controls and Audits
- (E) Earnings and Capital
- (C) Compliance
- (A) Asset Management

Learn more about MOECA at <https://www.fdic.gov/bank-examinations/appendix-b-examination-aids#buniform>

“All of our trust companies are different. Since each company is unique, they all have their own challenges. It keeps the job interesting,” concluded Mann.



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## DIVISION OF CREDIT UNIONS

### PREPARING FOR CHANGES WITH THE NCUA

LATEST  
NEWS

In our conversations with you over the last few months, we have had some questions about the many changes at the National Credit Union Administration (NCUA). In response to the [NCUA's May 22 press release on the subject](#), and to help alleviate worry, we want you to know:

- 1) The credit union system – especially in Washington State – is strong, sound, and resilient.
- 2) DFI's Division of Credit Unions is closely monitoring changes at the federal level, and we will continue to work effectively with the NCUA.
- 3) We are positioned to fill in any gaps in examinations created by federal cutbacks. We will do this by making sure our state examiners receive additional training, and that everyone is poised to share resources to make us all more efficient.

We know that of the nearly 250 employees of the NCUA who took the voluntary separation program, 40 of those employees were in the Western Region. This includes two very experienced NCUA examiners who have already left the agency. Additionally, a specialist with whom we work a lot will be leaving at the end of the year. We do not expect these positions to be refilled.

Based on our meeting with NCUA Regional Director Julie Cayse in June, we know they are also considering other changes to their examination program. We will continue to keep you informed as we become aware of updated information.

"In addition to not seeing some NCUA examiners with whom you have seen on exams over the years, we are working through examination scheduling changes and extending a few exams beyond 12-months," shared Amy Hunter, Director of DFI's Division of Credit Unions.

### SUBJECT MATTER EXPERTS BRING NEW RESOURCES TO CREDIT UNIONS

The Division of Credit Unions (DCU) made the strategic decision to establish a Subject Matter Expert (SME) Program. To launch the program, two DCU employees are leveraging their experience to bring resources to you in the fields of "small credit unions" and "fraud detection."

#### **Sarah Welch volunteered for the Small Credit Union SME position.**

Sarah recently attended the Credit Unions Unite conference with Amy Hunter, Director of Credit Unions.

Typically, smaller credit unions may not have the luxury of hiring multiple specialists in areas like compliance, lending, IT, or marketing due to budgets. As such, a unique challenge is that they may struggle to keep up with changing laws and best practices.

*(continued on next page)*



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"I've held many roles during my 15-years in the financial industry and feel I can help fill knowledge gaps by providing resources or connections. I connect with the passion they have for their members, who are often in underserved and niche communities. That's why small credit unions are critically important to sustain. I want to be part of this movement."



**Linda Peltomaa volunteered for the Fraud SME Position.**

To support her specialty, Linda attended the Federal Financial Institutions Examination Council (FFIEC) Fraud Investigation Techniques training.

"There were numerous speakers from other agencies, such as FBI and FDIC," Linda shared, when asked about her training. "The case study they presented made you think outside the box and read between the lines. They also taught different approaches for investigations and interviews, and introduced methods for detection in IT hardware and software."

**STRENGTHENING OUR COMMITMENT TO COMPLIANCE EXAMINATIONS**

Every credit union operates with a plan to ensure they are following all the state and federal consumer protection laws. Each also has its own set of internal policies. A credit union's plan is a crucial aspect of risk management, helping credit unions avoid penalties, legal issues, and reputation damage. This plan is their Compliance Management System (CMS).

To ensure credit unions are mitigating their risks, DCU conducts standalone Consumer Compliance Examinations for credit unions with total assets of greater than \$500 million. During this process we look at each credit union's CMS with the goal of helping them identify gaps in their program, and to develop plans for improvement.

Each exam results in a composite "compliance" rating using the [Federal Financial Institutions Examination Council's \(FFIEC\) Uniform Consumer Compliance Rating System](#).

More information about the Consumer Compliance Examinations process can be found on DCU's online [Consumer Complaints Exam Manual](#).

"As a division, we are working to ensure we have the best team in place to offer in-depth examinations," shared Shane McKinnie, DFI's Financial Examiner Supervisor. "Much of this work is driven by the joint efforts of Financial Legal Examiners **Charlotte Janovyak** and **Rebecca Allen**".

Their legal expertise acts as a foundation on which NCUA best practices have been built. Each is a well-rounded examiner with a big picture view of the financial industry.

Continued training for DCU examiners has included certifications in the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML). In 2025, the team became [Certified Credit Union Compliance Officers™ \(CUCO\)](#) through America's Credit Unions as well.



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## DIVISION OF CONSUMER SERVICES

### MTRA ANNOUNCES CINDY FAZIO AWARD FOR EXCELLENCE IN LICENSING

It is with great excitement we share news of the **Cindy Fazio Award for Excellence in Licensing**. Established and awarded by the [Money Transmitter Regulators Association \(MTRA\)](#), this award celebrates the memory of Cindy Fazio by honoring excellence in the field of licensing money transmitters. As with Cindy’s impact on this industry, this award will recognize the dedication and outstanding contributions of current or former employees of state regulatory authorities.

Lucinda “Cindy” Fazio joined DFI in 2006 and retired in September of 2023. For 17 years, Cindy was devoted to protecting and helping consumers in a number of roles at the agency, including her final role as Consumer Services Division Director from which she retired in September 2023. [Cindy passed away on April 16, 2024.](#)

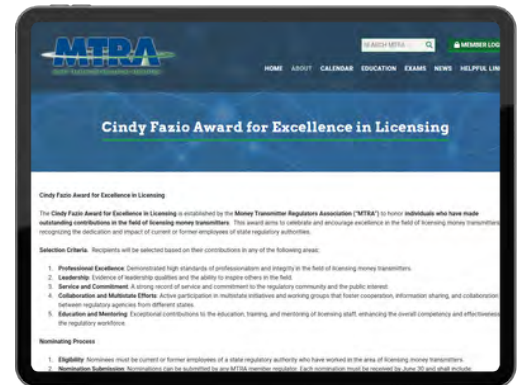


“Cindy and I worked on creating and standing up the Multistate MSB Licensing Agreement,” shared DFI Director, Charlie Clark. “Once we had a significant number of states signed onto the agreement, the real work began.”

“In an environment where getting consensus was necessary, Cindy worked with licensing staff from other states to reach agreement as to process and did an amazing job finding a path forward on tricky issues. Her effort to help stand up the multi-state licensing process was a huge contribution to multistate networked supervision during a time when the MSB industry really needed to see some of the pain points with licensing addressed.”

Recipients of the Cindy Fazio Award for Excellence in Licensing will be selected based on their contributions in any of the following areas:

- **Professional Excellence**
- **Leadership**
- **Service and Commitment**
- **Collaboration and Multistate Efforts**
- **Education and Mentoring**



More details about the nomination process can be found by visiting the MTRA website at [www.mtraweb.org/cindy-fazio-award-for-excellence-in-licensing-2](http://www.mtraweb.org/cindy-fazio-award-for-excellence-in-licensing-2).



Effective May 1, 2025, **Kendall Freed** was [appointed as the Chief of Enforcement for the Consumer Services Division](#). Kendall has served as part of the Enforcement Unit’s management team for the last two years, and has been with the Department for almost eight years.



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## SPRING 2025 RULEMAKING & LEGISLATIVE UPDATES

From the [Spring 2025 Division of Consumer Services Newsletter](#)

### Rulemaking Update

The Division of Consumer Services initiated the rulemaking process through the Code Reviser for amendments to the Consumer Loan Act rules ([WAC 208-620](#)). The rulemakings are related to:

- Home Equity Sharing Agreement (HESA) products
- The Predatory Loan Prevention Act ([SSB 6025](#))

*(Please note there is no proposed language currently for either rulemaking above.)*

Visit [DFI's rulemaking webpage](#) to review all rulemaking documents.

### Legislative Update

The 2025 Legislative session wrapped up on April 27. The legislation requested by the Division related to virtual currency kiosks did not pass this session (*see page 3 of this newsletter*).

Licensees should be aware that [SSB 5316](#), which modifies provisions of the Revised Uniform Unclaimed Property Act, generally becomes effective on July 27, 2025. Licensees may wish to review the act carefully as there are certain provisions which apply retroactively.

## CS FROM THE FIELD - COMMON EXAM FINDINGS

From the [Spring 2025 Division of Consumer Services Newsletter](#)

The following are links sharing some of the common violations our teams found during examinations recently:

- [MSB Programs](#)
- [Mortgage Originations - Mortgage Broker](#)
- [Mortgage Originations - Consumer Loan](#)
- [Mortgage Servicing](#)
- [Escrow Agent](#)

For complete information about common exam findings visit <https://dfi.wa.gov/newsletter/spring-2025-cs-newsletter/field-common-exam-findings>



## CHANGES IN STUDENT LOAN RESOURCES

In the rapidly changing federal student loan servicing landscape, our Regulatory Affairs Unit is working closely with the DFI Communications Team to ensure the most up to date information is available on [DFI's Student Loan web page](#). Most recently, DFI has removed old guidance regarding the Onramp/Return to Repayment, and the Savings on a Valuable Education (SAVE) repayment plan (which are no longer available to borrowers after being struck down by a federal judge). Additionally, DFI issued a [Consumer Alert](#) regarding the Department of Education's announcement that collections on defaulted federal student loans would resume May 5, 2025.



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## DIVISION OF SECURITIES

### PLANNED AMENDMENTS TO INVESTMENT ADVISER RULES

The Securities Division is considering proposing amendments to the investment adviser rules in [Chapter 460-24A WAC](#) to bring the rules up to date with federal rules, incorporate NASAA model rules, and make other possible updates and clarifications.

Potential amendments include, but are not limited to:

- The revision of the definition of “qualified client” to be consistent with federal law.
- Adopting the [NASAA Model Rule for Unpaid Arbitration Awards](#).
- Adoption of [NASAA Model Rule on Investment Adviser Representative Continuing Education](#).
- Adoption of [NASAA Investment Adviser Representative Examination Validity Extension Program Model Rule](#).

The Securities Division is soliciting comments from interested persons and will adopt rules only after considering public comments.

For more information, including updates about amendments, visit DFI’s [Agency Rulemaking Docket](#) webpage.



#### JOIN US!

Learn about current issues & explore the impact of investment adviser licensing, examinations, and enforcement.

RSVP: [ialicensing@dfi.wa.gov](mailto:ialicensing@dfi.wa.gov)

Oct. 21, 2025 10am–Noon  
 Bellingham, WA (WWU Campus)

### FBI ALERT: FRAUDSTERS TARGET US STOCK INVESTORS ON SOCIAL MEDIA AND MESSAGING APPS



The FBI warns the public about criminals targeting US stock investors through social media platforms and messaging service applications (apps). The scheme, known as a "ramp-and-dump" stock manipulation, targets U.S. investors through online engagement, often via social media advertisements or messages promoting an "investment club" of fellow investors, some of which may be bots or fake accounts.

These promotions typically direct victims to secure messaging apps where the group operates. To appear credible, perpetrators may impersonate legitimate brokerage firms or well-known analysts.

Learn more about "ramp-and-dump" schemes by visiting DFI’s Consumer Alert page at: <https://dfi.wa.gov/consumer/alerts/fbi-alert-fraudsters-target-us-stock-investors-through-investment-clubs-accessed>



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## SECURITIES HELPS RECOVER \$19 MILLION FOR BROKERAGE CUSTOMERS

Several states have reached a multimillion-dollar settlement resulting from an investigation into the practice of charging unreasonable commissions to retail customers. These funds were collected on small-dollar transactions by five identified firms, Edward Jones, LPL Financial, RBC, Stifel and TD Ameritrade. During the five-year nationwide investigation, data shows the firms charged approximately \$19 million to process 1.12 million small-dollar equity transactions and trades.

The investigation was led by a multijurisdictional working group of seven state securities regulators (including Washington). At least 21 other states intend to join the settlement.

As part of the settlement terms, the firms have agreed to provide affected customers with restitution, plus interest in the amount of six percent from the date of the customer's transaction. The firms will pay total fines not to exceed \$9,345,000 dollars to settling states. They will also reimburse states for investigative costs.

Each firm must also take measures to ensure that its policies and procedures include safeguards to prevent charging excessive fees.

More information about this settlement is available via the following press release from the North American Securities Administrators Association (NASAA) on June 9, 2025,

<https://www.nasaa.org/76033/nasaa-announces-multimillion-settlement-with-five-firms>.

## NW SECURITIES AGENCIES COME TOGETHER FOR REGULATORS UPDATE PANEL

On May 30, Division of Securities Director Bill Beatty was a panelist on the Regulators Update Panel at the 45<sup>th</sup> Annual Northwest Securities Institute, a Continuing Legal Education (CLE) program sponsored by the Oregon and Washington Bar Associations.

The purpose of the event was for participants to gain essential industry updates, while learning about the latest SEC and state regulatory updates. Attendees delved into the evolving ethical issues in Oregon and Washington securities practice, while exploring the nuts and bolts of digital investments and environmental, social, and governance considerations in securities laws.



Bill Beatty was joined by Dorothy Bean from the Oregon Division of Financial Regulation, and Kortnie Cannon from the Idaho Securities Bureau (pictured to the left). The regulators panel is a fixture at every institute and covers securities regulatory developments in the Northwest.

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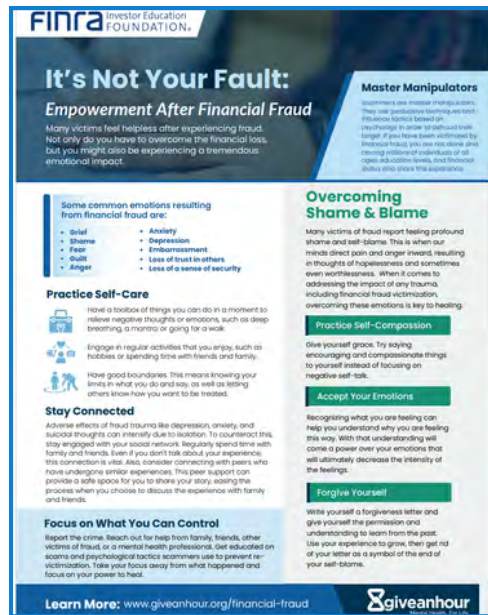


# OUTREACH & FINANCIAL EDUCATION

## FINANCIAL EDUCATION RESOURCES FOR WASHINGTON COMMUNITIES

The outreach team for DFI has been busy providing financial education presentations to Washington communities — both online and in person as well as in English and Spanish. **More than 80 presentations, reaching more than 4,000 people were completed in the first half of this year and the [requests for presentations](#) keep coming!**

“Have van, will travel” is still our Communication Director’s motto when it comes to outreach!



A regularly requested topic has been financial fraud prevention – following up on our [10B Identify, Prevent, Report Campaign](#). New information from the FTC now indicates that 10 billion fraud complaints has jumped to 12.8 billion for 2024 ... with more on the horizon.

We’re lucky to have a few new resources for folks who have been caught up in financial scams from our partners at the Financial Industry Regulatory Authority (FINRA):

- **An Informational Flier**, encouraging those who are defrauded to get past the embarrassment or shame of the event and report the crime: [It’s Not Your Fault](#)
- **A Support Site**: [Emotional & Psychological Impacts of Financial Fraud – Give an Hour](#)
- **Support Group Access**: [www.fightcybercrime.org Romance Fraud and Crypto Investment Scam Recovery Groups](#)



## SOCIAL MEDIA NEWS: DFI IS ON BLUESKY!

As of April 2025, we are officially on Bluesky!

Bluesky is a social media platform that allows users to post text, images, and videos. Other features include custom feeds and algorithmic choice as well.

Bluesky is similar to X (formerly Twitter) but with a focus on openness and user control. DFI, along with other agencies, believe this structure aligns well with the mission to educate.

Follow us on [Bluesky \(wastatedfi.bsky.social\)](#) for financial education resources and updates.



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