



Matt Harvey Appointed as DFI Director of Banks (pg. 4)

Bringing Expertise to Exams via Subject Matter Experts (pg. 7)

DFI Staff Training: Artificial Intelligence in Mortgage Lending (pg. 9)

Supporting Consumers with New Scam Tracker (pg. 10)

Providing Financial Education Across Washington (pg. 12)



Learn more about
**INTERNATIONAL
FRAUD AWARENESS
WEEK**

www.fraudweek.com

Nov.
16-22,
2025



FROM DIRECTOR CLARK'S DESK

BUILDING ON SUCCESS THROUGH INDUSTRY COLLABORATION

As I reflect on the past few months, I am reminded just how important partnership and collaboration has been to our success here at the Department of Financial Institutions (DFI). My team and I met with many of our industry stakeholders over the summer, as industry associations held their annual conferences. For some of our stakeholders, such as lobbyists, legislative members, and community partners, the last few months were an opportunity to check in with us following a busy legislative session this year. At DFI, we encourage our staff to engage with our stakeholders and be open to feedback and new ideas. It is through these relationships that we continue to improve and are able to continue to be effective as a financial regulatory agency.



One of DFI's successful collaborative efforts is our [Next Generation Financial Leader](#) (NGFL) program. Through collaboration with our partners at the **GoWest Credit Union Association**, the **Washington Bankers Association**, and the **Community Bankers of Washington** - along with dedicated efforts from leaders at many great local financial institutions - we hosted our 2nd annual event on Sept. 8-11 at the University of Washington, Tacoma. Offering Washington's next great financial minds a free four-day seminar, we connected participants to an adviser already working at DFI, a bank, or a credit union. Students were provided career insights, education, and mentorship. This year we celebrated more than 30 students taking their first steps towards a career either as a financial regulator or otherwise working at a financial institution. I want to thank all of our industry partners who made this year's event a success!

Charlie Clark,
Director, Washington State
Department of Financial Institutions



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



dfi@dfi.wa.gov



AGENCY NEWS AND INFORMATION

LOOKING TOWARDS 2026 AND THE NEXT LEGISLATIVE SESSION

Crypto Kiosk Legislation Update (SB 5280)

On Aug. 4, 2025, the US Treasury's Financial Crime Enforcement Network (FinCEN) issued a [notice](#) on the use of virtual currency kiosks for scam payments and other illicit activity. This followed a [report](#) published by the Federal Trade Commission (FTC) that described bitcoin ATMs as "a payment portal for scammers." At DFI's request, a bill was introduced in the legislature last session to protect consumers by strengthening regulation of crypto kiosks. The bill, [SB 5280](#), passed the Senate and was readied for floor action in the House when the legislative session ended. DFI believes SB 5280 will be brought forward for consideration by the legislature again in 2026.

The GENIUS Act

The Guiding and Establishing National Innovation for U.S. Stablecoins Act, or GENIUS Act, a law passed by Congress in July, establishes a regulatory framework for payment stablecoins, which are digital assets designed to maintain a stable value by being pegged to fiat currencies. Under the new law, federally insured depository institutions can issue payment stablecoins with oversight from their primary federal regulators. Nonbank companies can also participate in the market, but they must obtain approval from the Office of the Comptroller (OCC).

Permitted issuers must meet specific reserve, redemption and risk-management standards. The law requires stablecoin issuers to hold a 1:1 ratio of stablecoins to liquid assets and requires public disclosure of reserves. The U.S. Dept. of the Treasury has initiated rulemaking to implement the bill.

Responsible Financial Innovation Act (RFIA)

The Responsible Financial Innovation Act, a discussion draft released by the U.S. Senate Banking Committee in early September, is the Senate's response to the Digital Asset Market Clarity Act passed by the U.S. House. It would create a comprehensive regulatory framework for digital assets by defining regulatory agency jurisdictions and requiring some consumer protections. State regulators are concerned that several of the draft's provisions would preempt the existing authority of the states to prosecute fraud and remove other consumer protections. In particular, the bill would weaken the traditional Howey test for securities fraud, making it harder to prosecute cases.

THANK YOU AND HAPPY RETIREMENT, CATHERINE!

After more than 30 years in Washington State government, most serving with DFI, Deputy Director **Catherine Mele-Hetter** is retiring.

Catherine has been a cornerstone of DFI since its inception, and has been a key component in DFI becoming one of the country's most well-respected regulatory agencies. Her ability to connect with legislators, the industry and counterparts throughout the country will be missed!



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



dfi@dfi.wa.gov



DIVISION OF BANKS

MATT HARVEY APPOINTED DFI DIRECTOR OF BANKS

The Department of Financial Institutions (DFI) is [pleased to announce the appointment of Matt Harvey](#) as Director of the Division of Banks.

“Matt has been an outstanding leader within the Division of Banks for many years,” DFI Director Charlie Clark said. “I am happy to see him take the next step in his career as leader of the division. I’m confident Matt will continue the division’s outstanding work in regulating our state-chartered banks and trust companies.”

“I am honored to be given the opportunity to lead this incredible team,” Harvey said of his appointment. “I have the utmost respect for my colleagues in the Division of Banks, and I am looking forward to building on the great work that the Division already does. I am committed to working collaboratively with our regulated institutions to strengthen the financial system while delivering the results that Washingtonians have come to know and expect from an agency like DFI.”

Harvey served as the Chief of Supervision in the Division of Banks since 2018. He joined DFI in 2007 as a financial examiner. Harvey received a B.A. in Business Administration with a concentration in finance from Washington State University.



FFIEC SUNSET OF CAT: ADDITIONAL CYBERSECURITY ASSESSMENT TOOLS

The Federal Financial Institutions Examination Council (FFIEC), on behalf of its members, issued a statement (www.ffiec.gov/resources/cat) regarding the agencies sunsetting of the Cybersecurity Assessment Tool (CAT) on Aug. 31, 2025.

While the FFIEC does not endorse any particular tool as a replacement, as part of their statement they provided a list of standardized tools - accessed using the link above - which can assist financial institutions in their self-assessment activities.

DIVISION OF BANKS: 2025 CHARTER CHANGES AND UPDATES

- March 18:** Seattle Econ. Development Fund dba Bus. Impact NW (Seattle) relinquished charter
- April 11:** Global Credit Union (Anchorage, AK) acquired First Financial Northwest Bank (Renton)
- May 31:** Gesa Credit Union (Richland) acquired Security State Bank (Centralia)
- Aug. 1:** HAPO Comm. Credit Union (Richland) acquired Community First Bank (Kennewick)
- Sept. 1:** Harborstone Credit Union (Lakewood) acquired SaviBank (Burlington)
- Sept. 2:** Mechanics Bank (Walnut Creek, CA) acquired HomeStreet Bank (Seattle)
- Oct. 1:** Evergreen Trust Services LLC (Bellevue) opened as a new WA chartered trust company



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



dfi@dfi.wa.gov



TAKEAWAYS FROM THE COMMUNITY BANKERS RESEARCH CONFERENCE

On Oct. 7-8, DFI Director **Charlie Clark** and new Director of Banks **Matt Harvey** attended the annual Community Bankers Research Conference. The event brought together community bankers, academics, policymakers and bank regulators to discuss the latest community banking research.

KEY CONFERENCE TAKEAWAYS

1) The results of the CSBS Annual Survey of Community Bankers were announced (www.csbs.org/survey). Key findings included:

- **Net interest margins** were cited as the most important external risk facing community banks.
- Once again, **cybersecurity** has held the top spot among internal risks facing community banks.
- Most respondents indicated they would **support changing the current deposit insurance framework**.
- Bankers continue to report **inflation-created challenges** as persistent but manageable.



Charlie and Matt
at the Community Bankers
Research Conference

Download the full survey at www.csbs.org/2025-csbs-annual-survey.

2) The conference had a heavy focus on **technology and AI as it relates to community banking**, and with a **specific focus on small business lending**:

- Small businesses account for about 44% of US GDP and 63% of new job creation; 85% face financial challenges, and only 42% have their financing needs met.
- **Community banks continue to be the heaviest players in the small business lending space.** A notable paper on the subject was presented ([US Banks Artificial Intelligence and Small Business Lending](#), Piao, Wang and Weng) which concludes that AI tools are enabling banks to lend successfully in areas that are more geographically dispersed.
- Additional academic research papers of interest included:
 - [Regulation Meets Technology: Evolution of Small Business Lending in Underserved Areas Since 2007](#) (Landoni and Wang) (Conference award as best research paper.)
 - [The Decline of Branch Banking](#) (Narayanan, Ratnadiwakara and Strahan)
 - [Poverty Spreads in Deposit Market Share](#) (Bisetti and Sarkar)



We are excited to announce **Corrie Mann has been appointed as a new Program Manager for DFI's Division of Banks**. Corrie first joined DFI in 2006 as an Assistant Case Manager overseeing a portfolio of banks and trust companies. More recently she has served as the Applications and Trust Company Manager with the division since 2019.

Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



dfi@dfi.wa.gov



DIVISION OF CREDIT UNIONS

DFI PRESENTS AT 2025 GOWEST MAXX CREDIT UNION CONFERENCE

Division of Credit Unions Director **Amy Hunter** and Specialty Exams' Supervisor **Shane McKinnie** recently spoke at the annual GoWest MAXX Credit Union Conference (Oct. 13-16) in Portland (OR). Joined by Julie Cayse (NCUA Western Regional Director), as well as other regulators from Arizona and Idaho, discussions focused on the latest in exam and complaint trends. Amy also offered a message for credit unions to keep a focused eye on their members, and how they like to be served (now and in the future), because [as the American Bankers Association \(ABA\) has pointed out, different generations choose to use banking differently.](#)



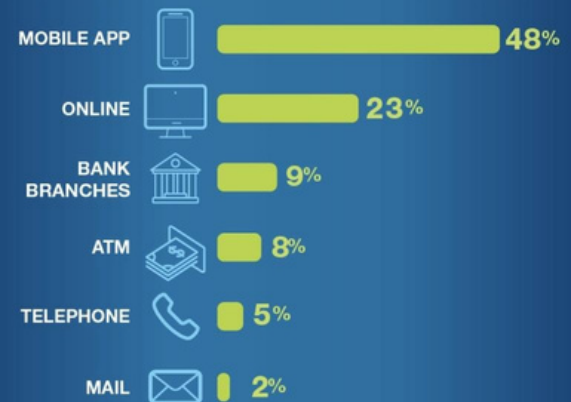
L-to-R: Shane McKinnie, Lael Byington, Myriam Powers, Amy Hunter and Julie Cayse

OVERVIEW OF DFI'S PRESENTATION:

- **Complaints continue to increase** and will likely reach more than 470 by the end of the year.
 - **Top Complaint Areas:** Account Services, Vehicle Loan / CPI (Collateral Protection Insurance) and GAP Insurance, Transaction Disputes and Credit Reporting.
- **We have approved a record number of credit union applications** for a variety of powers and authorizations.
 - **Top Application Types:** Member Bus. Loan Agg. Invest. and Low-Income Designations.
- **Top Safety and Soundness Exams Findings:** Errors on SAR's and CTR's (Bank Secrecy Act), Errors with Whistleblower Policies and Procedures, Policies and Procedures Not Matching, and Insufficient Payment System Policies and Inadequate Risk Assessments.

How Americans Bank: Most-Used Banking Methods

Mobile app banking is most preferred



Graphic Courtesy: of the American Bankers Association (ABA)

MEMBER BUSINESS LENDING AND LOW-INCOME DESIGNATION

[WAC 208-460-140](#) allows credit unions with a low-income designation to qualify to exceed the aggregate Member Business Loan (MBL) limit in [WAC 208-460-130](#). Even though a low-income designated credit union qualifies for an exception, credit unions still need to apply to the Director of Credit Unions for an exception under this WAC to ensure safety and soundness. For more information, contact the Division of Credit Unions at dcu@dfi.wa.gov or (360) 902-8701.



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



dfi@dfi.wa.gov



WHAT YOU MISSED: 60TH ANNUAL NASCUS STATE SYSTEM SUMMIT

Director **Charlie Clark** and Program Manager **Lael Byington** represented DFI at the 60th Annual [National Association of State Credit Union Supervisors \(NASCUS\) State System Summit](#) in San Antonio (TX) on Sept. 17-19.

The focus of this year's Summit was centered on:

- Evolution, Challenges and Opportunities of Marketplace Digital Assets
- Continuing Rise of FinTech
- Future of Credit Union Powers
- Balancing Regulation

Congratulations to Lael for being chosen as Chair of NASCUS' Legislative and Regulatory Committee!



Lael and Charlie at the NASCUS State System Summit

The NASCUS Summit allows both state-chartered credit unions and state regulators a chance to 'join the conversation' together and discuss industry issues. This year's conference also featured dedicated moments for interactions with new contacts from around the country to learn and expand networks.

KEY CONFERENCE TAKEAWAYS

- 1) There may be advantages in [targeting younger members](#). Offering services related to cryptocurrency may keep them engaged and prevent them from seeking alternatives.
- 2) [Green lending is gaining traction](#), especially among younger generations. It may also offer additional benefits beyond cost savings, and could include inflation protection.
- 3) Congratulations to Janet M. Powell, Chief of Regulation/Supervision - Credit Unions (Oregon Dept. of Financial Regulation), as the recipient of the [2025 Pierre Jay Award](#).

BRINGING EXPERTISE TO EXAMS VIA SUBJECT MATTER EXPERTS

The Division of Credit Unions' strategic decision to expand its Subject Matter Expert (SME) program is giving our examiners opportunities to develop skills in the areas they are most interested in, while bringing expertise to the exam process, which benefits credit unions. Fields of expertise, include:



- Anti-Money Laundering and Bank Secrecy Act
- Interest Rate Risk and Liquidity
- Cannabis Banking
- Electronic Payment Systems (EPS)
- Information and Technology Systems
- Large Credit Unions
- Small Credit Unions
- [Transaction Risk / Fraud Detection](#)
- [FinTech / Artificial Intelligence](#)

Examiners receive training as part of the Subject Matter Experts program. Although the SME program began before the federal reductions-in-force and retirements of senior NCUA examiners, one additional benefit of the program is that it will help DFI fill gaps created by those reductions.

DIVISION OF CONSUMER SERVICES

NMLS MODERNIZATION AND THE IMPACT ON RENEWALS

The annual renewal period for Division of Consumer Services' licensees runs Nov. 1 through Dec. 31. Licensees are encouraged to request renewal early to avoid potential business interruption. Renewal steps and fees vary between license types. [Ready to Renew: What You Need to Know](#)



How will the modernized NMLS impact licensees' renewal experience?

For licenses managed on NMLS, users will see updated screens and layouts. The [NMLS Resource Center](#) - how most users launch NMLS - has a new simplified design with content organized by user type. Renewal information, including checklists/fees, is prominently displayed. The "log in" button is in the shaded bar at the top of the page.

Mortgage Loan Originators (MLOs) will see different screens and a new experience. NMLS Connect, a new component of NMLS, houses workflow and is where you update a MLO record. Renewal submission starts in NMLS Connect, but seamlessly finishes in NMLS Classic. View the [Individual Renewal Guide](#) for more resources.

How should licensees prepare? For licenses managed on NMLS, take the following steps:

1. [Log into NMLS](#) to make sure you know your password.
2. Resolve any outstanding license items on your license record.
3. Complete renewal requirements (i.e. continuing education for MLOs, Q3 Mortgage Call Report filing for mortgage companies).

For licenses not managed on NMLS, watch your mail (email) for more info.

NATIONAL RECOGNITION FOR CONSUMER SERVICES STAFF

Lindsay Stenger recently [received recognition from the American Assoc. of Residential Mortgage Regulators \(AARMR\)](#) for making significant contributions to mortgage supervision through her dedicated work as an Examiner-in-Charge. Lindsay currently serves as the Chief Learning Officer.

Ashlyn Reece recently [received a MTRA Star Achievement Award from the Money Transmitter Regulators Association \(MTRA\)](#). This recognition goes to individuals who led three or more multi-state exams in the year. Ashlyn currently serves as a financial examiner in the Examinations Unit.



QUICK LINKS TO IMPORTANT DIVISION OF CONSUMER SERVICES INFORMATION



Fall 2025
CS Newsletter



Recent CS
Rulemaking



Enforcement
Actions



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



dfi@dfi.wa.gov



APPLY NOW



SERVE ON DFI'S ADVISORY ESCROW COMMITTEE

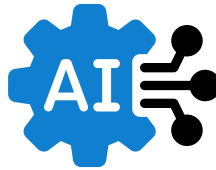
The Consumer Services Division is seeking **two** individuals to sit on the Escrow Committee.

In order to be eligible to sit on this committee, you must be licensed under the [Escrow Agent Registration Act](#), chapter [18.44 RCW](#). Members of the escrow committee are appointed by the Division Director and meet quarterly via webinar, as needed, to discuss industry issues.

[Learn more about the Escrow Committee](#) and [apply online to serve as a member](#).

DFI STAFF TRAINING: AI IN MORTGAGE LENDING

In the agency's continued efforts to stay up-to-date with emerging trends, many DFI employees completed a recent training (Oct. 6-8) centered on responsible Artificial Intelligence (AI) in the mortgage lending industry.



This virtual training offered by the American Association of Residential Mortgage Regulators (AARMR) was designed specifically for mortgage examiners and was attended by agencies from across the country. While the use of AI has enabled machines to perform tasks that historically required human intelligence, the training aimed to deepen examiner awareness of how AI is transforming mortgage operations.

"What is unique is that people tend to think of AI as this new thing, but they overlook the fact that it's actually been around for many years," mentioned **Lindsay Stenger**, Chief Learning Officer for DFI's Consumer Services Division. "The training highlighted that AI in the mortgage industry has actually been around for 30 years in various fashions. For instance, company specific credit scoring algorithms in the 1950s, call recording and the rise of voice technology in the 1970s and 1980s, and the consumer use of Automated Valuation Models (e.g. Zestimate) in 2010."

The training stressed that the industry will be focusing on the rapid development of Generative AI (GenAI). These programs are enhancing the ability of systems to not only analyze and understand data, but to also create new content such as text, images, and music, based on learned patterns.

Furthermore, the rapid adoption of GenAI is noteworthy by itself as highlighted in the training. According to training data, in August of 2024, 39% of the US population aged 18-64 used GenAI. More than 24% of workers also used GenAI in the week prior to being surveyed. Nearly one in nine surveyed workers state they use it every day. Finally, the US adoption rate of GenAI (39%) has been faster than the adoption of the personal computer and the internet (both at around 20%).

"Increasing understanding of AI's place in the industry and risks (e.g. hallucinations, privacy, bias) is incredibly relevant to what we do on a daily basis," Stenger concluded. "Continued education on core AI concepts helps when evaluating mortgage companies use of AI and how it relates to ensuring compliance with laws, fairness to consumers, and sound risk management."



WEBINAR

DFI HOSTED WEBINARS FOR
THE MORTGAGE INDUSTRY
NEW OCTOBER EPISODE!

www.dfi.wa.gov/mortgage-brokers/mortgage-industry-webinars



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI

www.dfi.wa.govdfi@dfi.wa.gov

DIVISION OF SECURITIES

DFI SUPPORTS CONSUMERS WITH NEW SCAM TRACKER TOOL

The Securities Division is excited to announce the launch of a new scam tracker available at www.dfi.wa.gov/scam-tracker.

The new site is designed to give consumers a better understanding of what kind of scam is being perpetrated, and how much money other consumers have lost in the scam. Listings in the [investment scam tracker](#) are based on consumer complaints reported to DFI. The tracker includes brief descriptions of scams as reported by complainants. This tracker is designed to alert the public to potential threats and make it harder for perpetrators to deceive more investors.



| DATE | SUBJECTS | SCAM TYPE | LOSS REPORTED |
|----------|---|---|---------------|
| 10/17/25 | metacash.com | Advance Fee Scams, Impersonation Scams | \$172,000 |
| 08/26/25 | UB Pro | Pig Butchering Scams | \$210,000 |
| 08/24/25 | weathapp.com | Pig Butchering Scams, Advance Fee Scams, Impersonation Scams | \$78,000 |
| 08/22/25 | Kangaroo, HBB&L, Chen Lin | Pig Butchering Scams, Advance Fee Scams, Romance Scams | \$480,000 |
| 08/21/25 | www.enpact.com, GApps connected to Trust Walker | Pig Butchering Scams, Romance Scams | \$15,000 |
| 08/21/25 | INVESTWING | Advance Fee Scams | \$100,000 |
| 08/21/25 | Edna.com, Robinson Capital CA 15 | Advance Fee Scams, Pig Butchering Scams | \$270,000 |
| 08/19/25 | Alphabet 12383Mag | Advance Fee Scams, Pig Butchering Scams, Work from Home Job Scams | \$5,000 |
| 08/15/25 | nlvision.com | Advance Fee Scams | \$3,900 |
| 08/15/25 | Investians.com | Advance Fee Scams, Pig Butchering Scams | \$4,000 |
| 08/11/25 | vanapgholders.com | Advance Fee Scams, Pig Butchering Scams | \$63,279 |
| 08/11/25 | Sea Collar Alliance, LLC, Alina Collins | Advance Fee Scams | \$132,000 |
| 08/06/25 | Canthx.com | Advance Fee Scams, Pig Butchering Scams | \$28,000 |
| 07/31/25 | COINMC, Mps11016mkc online | Advance Fee Scams | \$15,000 |

SECURITIES CONSIDERING ADOPTING NASAA AMENDED REIT GUIDELINES

The Securities Division is considering the possible amendment of [WAC 460-16A-205\(1\)\(e\)](#) to adopt the NASAA Statement of Policy Regarding Real Estate Investment Trusts (“REITs”) amended by the North American Securities Administrators Association (NASAA) on Sept. 7, 2025.

The Securities Division currently uses the NASAA Statement of Policy Regarding REITs amended May 7, 2007, to regulate registered offerings in Washington. The new amendments to the Statement of Policy add a concentration limit for investors, update the minimum net worth and income requirements for investors, add provisions for the periodic inflation adjustment of the minimum net worth and income requirements, and incorporate Regulation Best Interest. The adoption of the 2025 amendments to the Statement of Policy in Washington will promote investor protection and create uniformity with other states.

The Securities Division is soliciting comments from interested persons. For more info, including rulemaking updates, visit DFI’s [Agency Rulemaking Docket](#) webpage.



JOIN US!

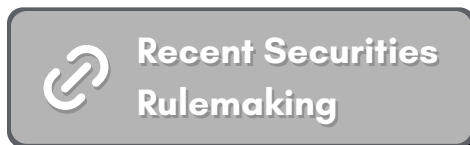
Learn about current issues & explore the impact of investment adviser licensing, examinations, and enforcement.

RSVP: ialicensing@dfi.wa.gov

Dec. 2, 2025 10am-Noon

Bremerton, WA (Olympic College)

QUICK LINKS TO IMPORTANT DIVISION OF SECURITIES INFORMATION



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



dfi@dfi.wa.gov



UPDATED ACTION AGAINST WATER STATION

UPDATE

The Department of Justice [recently indicted Washington resident Ryan Wear on federal criminal charges](#) in connection with a water machine Ponzi scheme that allegedly defrauded investors out of more than \$200 million.

In May 2025 the [Securities Division filed a Statement of Charges against Wear](#), his companies, and various salespersons alleged to have been involved in offering and selling unregistered securities in the form of a water vending machine purchase coupled with a service contract.

DFI WARNS CONSUMERS TO BEWARE OF GOVERNMENT SHUTDOWN SCAMMERS

The Washington State Department of Financial Institutions (DFI) [warns Washington consumers to beware of scammers using the government shutdown](#) to perpetuate various financial scams.

Scammers may imitate government agencies like the Social Security Administration, Medicare, Internal Revenue Service and Veteran's Affairs, or other non-governmental agencies or non-profits offering financial assistance to individuals impacted by the shutdown.

Here are some red flags to watch for:



- Unknown or unexpected contact via e-mail, phone, text or direct messages on social media.
- Scammers will tell you that there is an issue that needs to be fixed.
- Scammers create a sense of urgency and will pressure you to act quickly.
- Scammers will tell you to pay in a very particular way and will tell you to stay on the phone with them while completing the transaction, not to tell anyone else about the transaction, and to lie to your financial institution about what the money is for.

Tips for avoiding scams include:

- Block unknown or unexpected calls, texts, or other messages.
- Check written communications for grammar, misspellings, urgent or threatening language, requests for personal information like social security numbers or financial information.
- Never give out financial information in response to an unexpected request.
- Never pay someone who requires payment via cryptocurrency, wire transfer, payment apps, or via gift card.
- Resist the urge to act immediately and consult with a trusted individual before proceeding.

Who To Contact If You're A Victim of Fraud

DFI typically refers victims to the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and the Internet Crime Complaint Center (iC3) to report fraud and scams. However, due to the government shutdown, services are not currently available.

If you feel you've been the victim of a scam, please visit www.dfi.wa.gov/financial-scam-resources.



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



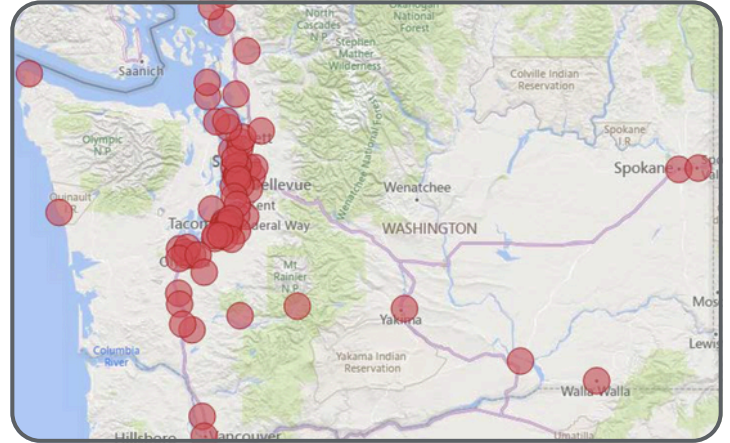
dfi@dfi.wa.gov



OUTREACH AND FINANCIAL EDUCATION

PROVIDING FINANCIAL EDUCATION ACROSS THE STATE OF WASHINGTON

DFI’s Communications and Financial Education Outreach team continues to work on our goal to reach as many Washington State communities as possible with financial information – from building credit to financial fraud prevention. **So far in 2025, we’ve completed approximately 140 outreach events cross Washington State** (as shown in map on the right) – including resource tables, in-person and online presentations, and presentations in Spanish. If you know of an organization who would benefit from financial education, please refer them to [www.dfi.wa.gov/presentation-request!](http://www.dfi.wa.gov/presentation-request)



With this outreach, we are working to meet the goals within the [Your Washington](#) focus on [Customer Experience](#), including making sure every person in Washington State can access our information. **We want everyone in our state to know we are here to help – whether you are a person seeking financial education information, or a business with questions about DFI’s licensing requirements or application processes.**

To help us reach those goals, several of DFI’s staff attended the Information Professional Management Association (IPMA) accessibility conference Oct. 21 and 22. We heard from some amazing presenters and panelists who offered solutions to help us make sure we include more people in the many ways we do business at DFI.

We’d love to hear from you if you have suggestions on how we can provide a better customer experience and/or accessibility to more people. Please feel free to reach out to our Communications Director **Lyn Peters** at dfi@dfi.wa.gov or 360-902-8731.



DID YOU KNOW? Beginning in 2027, Washington State law will require most employers without a qualified retirement plan to participate in **Washington Saves** to help give all workers a chance at financial security.

Learn more by visiting www.wasaves.com.



DID YOU KNOW? DFI provides a wide range of financial education resources, including tools for K-12 Educators and Parents. Discover these free at home worksheets and activities for Washington students – that are both fun, and informative – by visiting our website at www.dfi.wa.gov/financial-education.



Leading the Way in Consumer Protection and Financial Services Regulation



(877) RING-DFI



www.dfi.wa.gov



dfi@dfi.wa.gov

