FALL 2026

WASHINGTON STATE DEPARTMENT OF FINANCIAL INSTITUTIONS

WASHINGTON STATE DEPARTMENT OF FINANCIAL INSTITUTIONS NEWSLETTER

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Leading the Way in Consumer Protection and Financial Services Regulation

FROM DIRECTOR CLARK'S DESK

LEADING THE WAY TO A STRONG FINANCIAL COMMUNITY IN WASHINGTON

It has been a busy year at DFI and an especially busy fall. It's hard to believe we'll turn the calendar to 2027 in just a few short months. But this time of year is also a natural time for reflection. As I begin to look back on 2026, a few ideas stand out as we try to deliver on our vision at DFI of "**Leading the Way in Consumer Protection and Financial Services Regulation**." This issue of our quarterly newsletter shows what that looks like in practice.

Leading the way means looking within. I want to start with news that makes me proud. DFI has been approved for re-accreditation in 2026 for our bank, credit union, mortgage, and money services business programs. Accreditation is earned, not given, and I encourage you to read more about this milestone on the following page. I hope you will recognize the exceptional work of our staff, whose diligence and commitment made this possible. For you, their dedication means Washington's financial institutions are supervised by people whose work has been scrutinized against the highest national standards.

Leading the way means working hard, every day. As you read, you'll learn what each of our divisions are engaged in daily. Our Division of Banks is keeping pace as federal exam approaches change, while holding on to our long-standing focus on safety and soundness. Our Division of Credit Unions is sharing exam and complaint trends and urging every credit union to adopt an AI acceptable use policy. Our Division of Consumer Services is actively addressing crypto kiosk companies that fail to protect consumers, and our Division of Securities is helping the public spot imposter scams through tools like our Investment Scam Tracker.

Leading the way means fighting the fight. Our agency was specifically reported on in a story by National Mortgage News concerning our August consent order and fining of 3N Performance for unlicensed mortgage processing and underwriting activity. The story specifically called out our agency's focus on consumer protection – "Washington has emerged as one of the jurisdictions most willing to pursue and penalize companies for consumer lending violations."

Leading the way means investing in the future. In September, nearly 30 students joined our Next Generation Financial Leaders program and learned from strong leaders in Washington's financial industry. This free four-day program connected each participant with a DFI mentor for education and guidance. It also placed them for a full-day inside a Washington-based bank or credit union to gain first-hand insight.

Leading the way means working with our partners. As a past Chair of the Conference of State Bank Supervisors, I have seen how much we can accomplish when regulators work together. Collaboration across states, with industry, and with our federal partners is how we keep Washington's financial industry safe and sound.

Charlie Clark,
Director, Washington State Department of Financial Institutions

AGENCY NEWS AND INFORMATION

DFI EARNS RE-ACCREDITATION FOR BANK, CREDIT UNION, MORTGAGE, AND MONEY SERVICES PROGRAMS

Highlighting our commitment to lead the way in financial services regulation, the Washington State Dept. of Financial Institutions (DFI) has been approved for re-accreditation in 2026. After an in-depth process, credit union re-accreditation has been issued by the National Association of State Credit Union Supervisors (NASCUS). DFI's bank, mortgage, and money services business (MSB) regulatory programs meet the standards set by the Conference of State Bank Supervisors (CSBS).

What is Accreditation? Both the CSBS Accreditation Program, and the NASCUS Accreditation Program, are nationally recognized credentials. They offer a framework for consistent, high-quality financial supervision across the country.

How Does the Process Work? Accreditation is earned, not given. It starts with a self-assessment, where an agency takes a hard look at its own work. Next, an independent review team of former state and federal regulators evaluate the agency. The team studies the agency's self-evaluation, interviews leaders and a cross-section of examiners, and reviews real examples of supervision work (such as exam reports and correspondence). Review area focal points include disciplines such as administration and finance, personnel, training, examination, supervision, and legislative powers.

When an agency meets the standards, it earns accreditation for five years. But the work doesn't stop there. Each year, the agency checks its performance metrics against the accreditation standards and the recommendations from its five-year review.
Video: CSBS Accreditation Process Overview

Why it Matters. For the public, accreditation is a signal that a state agency runs a capable and professional regulatory program. It also means Washington financial institutions are supervised by people whose work has been checked against national standards. For DFI, the accreditation process also offers several benefits, including:

- Guidance and support through self-evaluation and improvement
- More standardized processes through better documentation
- Proof the agency meets national standards for state supervision
- A chance to share best practices with peers
- Stronger state financial regulation through shared principles

"Re-accreditation shows that DFI is leading the way in consumer protection and financial services regulation," shared Director Clark. "I'm proud of our staff, whose diligence and commitment help us protect consumers and advance the financial health of Washington State. It is something we don't take lightly, or for granted ... and we won't rest on this achievement. We'll keep raising the bar."

DFI has a record of strong results. In 2021, it became one of only three state agencies in the nation to earn MSB accreditation. This reflects DFI's ongoing commitment to protecting consumers and keeping Washington's financial industry safe and sound.

DIVISION OF BANKS

REGULATORY UPDATE: POLICY AND INDUSTRY TRENDS

In a recent presentation at CBW's ConnectFest 2026, DFI Agency Director **Charlie Clark** and Director of Banks **Matt Harvey** shared key updates for Washington banks, including a discussion related to DFI's budget and potential upcoming agency request legislation.

Matt shared industry trends. Specifically, the Q2 2026 data from our state-chartered banks show capital levels holding up, favorable asset quality, stable liquidity, and modest earnings gains from higher net interest margins. Examiners are watching refinancing risk as many commercial real estate loans reset in the coming years.

Matt also discussed how federal regulators have moved to define "unsafe and unsound" with examination focus shifting toward "matter requiring attention" with an emphasis on "material financial risk." A proposed CAMELS overhaul, the first major revision since 1996, awaits a final rule. Also watch for capital changes, reputation risk, BSA, and 'Road to Housing.'

The Community Bankers of Washington (CBW) held its annual ConnectFest conference Sept. 21-23 in Ridgefield, WA. The 2026 theme was "Strength in Unity; Power in Knowledge." The event brings community bank leaders together for expert education, regulator and legislative updates, and networking. It also builds relationships and supports advocacy for Washington's community banks."

MEET THE EXAMINERS: READY TO SUPPORT THE INDUSTRY

Our team of field bank examiners is fully staffed after the hiring of two examiners over the summer. Both shared their perspectives on how our supervision function can help banks face fast changing technology and economic uncertainty.

Cristian Smistad helps examine banks for safety and soundness. "We are especially interested in understanding the bank's strategy," he said, "so we can discuss ways to reduce risks before problems happen." He added that the Division of Banks has "strong, long-lasting relationships" with bank leaders. Cristian joins the team with several years of experience in business and management consulting.

Jacob Anderson brings over a decade of experience in supervision and anti-money laundering, having previously worked for DFI as a bank examiner during the Great Recession and its aftermath. "As artificial intelligence gets more sophisticated, it's critical for banks to protect against emerging cyber and money laundering threats," he said. In examinations, he looks at how a bank's board of directors oversees its activities and whether that aligns with what the examiners find as the biggest risks. Banks where boards stay engaged "tend to be better positioned over the long term."

FEDERAL BANKING AGENCIES' EXAMINATION UPDATE

The Federal Deposit Insurance Corporation (FDIC), Federal Reserve System (FRB), and Office of the Comptroller of the Currency (OCC) changed their examinations approaches this year. DFI jointly supervises Washington-chartered banks with FDIC and FRB. Our team keeps pace with their changes while maintaining our long-standing focus on key safety and soundness and operational risk principles.

FDIC/OCC Rule: On Aug. 27, the FDIC and OCC finalized a rule defining "unsafe or unsound practices," a term long used without a formal definition. A practice qualifies only if it breaks prudent banking standards and is likely to materially harm a bank's financial condition or put the Deposit Insurance Fund at material risk. The goal is to focus examiners on major financial risks over less important issues, such as documentation.

The rule also sets one standard for Matters Requiring Attention (MRAs). The FDIC is ending its older categories, Matters Requiring Board Attention and Supervisory Recommendations. Open issues from past exams will be reviewed and either redesignated as MRAs or closed. Supervision will be tailored to each bank's size, complexity, and activities. Learn more on the FDIC's webpage.

Federal Reserve Update: On April 21, the FRB released an updated Statement of Supervisory Operating Principles (SSOP) that focuses examiners on material financial risks, similar to the FDIC and OCC rule. On Sept. 24, 2026, the FRB updated its SSOP to reflect lessons from the March 2023 failure of Silicon Valley Bank. It restates two goals of supervision: 1) identifying threats to safety and soundness early; and 2) decisive and proportionate action by the supervised bank to promptly remove or reduce those threats or violations. Learn more on the FRB's webpage.

DIVISIONS OF BANKS AND CREDIT UNIONS COMBINE TO HOST NGFL STUDENTS!

Next Generation Financial Leaders Program Inspires Nearly 30 Students

What does it take to build a career in banking? In September, nearly 30 college students got a front-row seat to find out. The third annual Next Generation Financial Leaders (NGFL) program took place Sept. 14-17 at the University of Washington, Tacoma campus, and it was a big success.

NGFL is a team effort between DFI, the GoWest Credit Union Association, the Washington Bankers Association, and the Community Bankers of Washington. Leaders from many local financial institutions also pitched in to make the event possible. Best of all, the four-day program was free for students.

Each participant was paired with a DFI mentor for in-depth conversations about the industry. They also spent a full day at a local bank or credit union, learning how things really work from the inside.

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The four days were packed with seminars, panel discussions, and networking sessions. Executives from Washington banks and credit unions shared stories from their own careers and covered topics like starting your career, what leadership looks like, talent acquisition, and paths to leadership. Students asked questions and got direct answers to help guide their next steps.

Students also expanded their financial knowledge. DFI's **Lyn Peters** and **Nathan Spiecker** led a session on providing financial education with others, and Duncan Taylor of the Washington Bankers Association took students on a deep-dive into investigative financials.

Know a college-age student curious about banking or finance? Tell them to look into the NGFL program in 2027 ... it could be their first step toward becoming one of Washington's next great financial leaders!

DIVISION OF CREDIT UNIONS

'WOMEN IN FINANCE' TAKE THE STAGE AT NEXT GENERATION FINANCIAL LEADERS

From Barred Doors to Boardrooms: Women Are Guiding Washington Banking

At this year's Next Generation Financial Leaders program, students learned from strong women leaders in Washington's financial industry. Their success is part of a much bigger story. Not long ago, women faced steep barriers. Before the Equal Credit Opportunity Act passed in 1974, it was common for lenders to turn a woman away from a needed loan without a male cosigner.

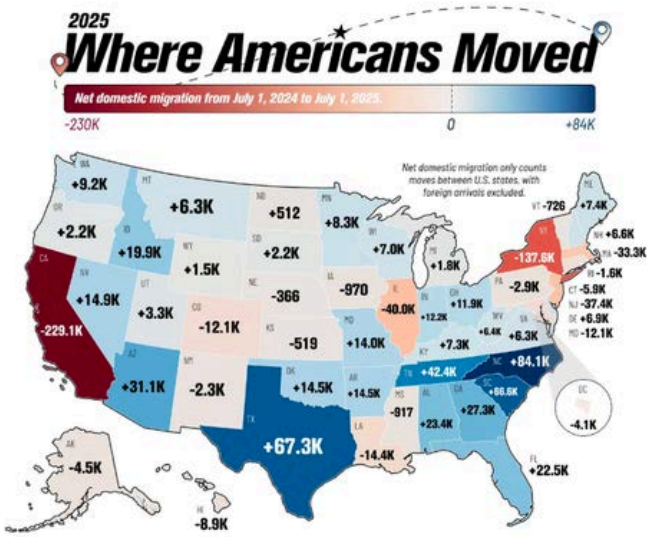
Today, credit unions lead the way. A national study found that 51% of credit union CEOs are women, compared with about 4% at banks. Still, women often lead smaller institutions, and only about 10% of finance executives overall are women. But Washington has leaders who show what is possible.

Please take a moment to follow DFI's social media accounts as we will dive deeper into this topic in the coming months. In the next issue of this newsletter (Winter 2027) we will also run an editorial from **Myriam Powers**, Chief of Safety and Soundness Examinations for the Division of Credit Unions, as she shares her view of the evolution of 'women in finance' based on her nearly 40-years in the Washington State financial services industry.

Photo: Women Leaders from Washington Banks & Credit Unions share 'What Leadership Looks Like'.

TAKEAWAYS FROM THE 2026 GOWEST MAXX CREDIT UNION CONFERENCE

Division of Credit Unions Director **Amy Hunter** attended the annual GoWest MAXX Credit Union Conference (Oct. 6-9) in Denver (CO). Joined by Julie Cayse (NCUA Western Regional Director), as well as other regulators from Oregon and Idaho, discussions focused on the latest in exam and complaint trends. Amy also offered a message for cre unions to keep a focused eye on their members by watching statewide migration trends (*shown to right*), as well as population trends in their specific areas.



Source: U.S. Census Bureau, Population Estimates Program (Vintage 2025)

OVERVIEW OF DFI'S PRESENTATION AT MAXX:

- *Complaints continue to increase and will likely reach a record high of more than 600 by the end of the year*. **Top Complaint Areas:** Account Services, Vehicle Loans (including repossessions, interest rates, Contract Disputes, and Collateral Protection Insurance and GAP Insurance), Transaction Disputes, and Credit Reporting.
- **Top Safety and Soundness Examination Findings:** Policies and Procedures not matching, Insufficient Payment System Policies (not reviewed for a long time), Inadequate Risk Assessments, Missing Policies for Wire Transfers, and Third-Party Due Diligence.
- **Top IT Exam Recommendations:** Improve Vulnerability and Patch Management, Improve Third-Party Due Diligence. *Amy shared that every credit union needs a policy on AI usage*.
- **Top Compliance Exam Findings:** Complaint Management and Response Quality, Marketing Disclosures, Credit Applicant Notifications, and Board and Management Compliance Training.

AMY HUNTER ELECTED CHAIR OF NASCUS REGULATOR BOARD

Amy Hunter, Division of Credit Unions Director, has been elected Chair of the Regulator Board of the National Association of State Credit Union Supervisors (NASCUS). The announcement was made at the NASCUS Annual Meeting during the 2026 State System Summit.

NASCUS regulator members elect the Regulator Board. These members represent state credit union regulatory agencies across the nation and Puerto Rico. The board works alongside a Credit Union Advisory Council, which advises it on issues important to credit unions and the state-chartered system.

"NASCUS gives state regulators an important forum to share perspectives, learn from one another, and work alongside credit unions on issues affecting the system," Hunter said. "I appreciate the confidence of my fellow Board members and look forward to serving as Chair."

DIVISION OF CONSUMER SERVICES

2027 LICENSE RENEWALS: START PREPARING NOW!

The Consumer Services (CS) annual renewal period is approaching. A successful license renewal starts well before the deadline. Taking time now to review requirements, ensure your information is updated, and address any outstanding requests will make the process straightforward and reduce delays.

Renewal requirements vary by license type, so start now by reviewing what applies to you. For most CS licensees, renewal involves completing requirements in NMLS. Others submit a renewal or registration directly to the Department. For licenses managed through NMLS, take the following steps:

- Log into NMLS. Confirm you can access your account and know your password.
- **Review your license record**. Ensure your record is updated. Resolve outstanding items before the renewal period. Unresolved items will delay your renewal.
- **Complete all renewal requirements**. Depending on license type, this may include continuing education, quarterly filings, or a new background check.
- **Know your deadlines and fees**. Requirements and fees vary by license type, so be sure to confirm the information applicable to your license.
- **Submit your renewal early**. Do not wait until the deadline. Early renewal provides additional time to address questions or issues that may arise during the renewal process.

Licensees whose licenses or registrations are not managed through NMLS should monitor their mail and email for renewal information and instructions. All CS licensees can learn more about deadlines, fees/requirements, and renewal methods in the Fall 2026 Division of Consumer Services Newsletter.

Congrats to CS Financial Examiner Supervisor Amanda Harvey, recipient of the National Association of Consumer Credit Administrators (NACCA) Helen Napier Star Award. The Helen Napier Star Award recognizes individuals who have made significant contributions to NACCA events, examinations, and the advancement of NACCA's mission. The award celebrates dedication and excellence in supporting the organization's core values and initiatives. **Learn More**

The Consumer Services Division is seeking three individuals to sit on DFI's Escrow Committee. Eligible individuals include experienced escrow professionals who are ready to bring their knowledge, perspective, and ideas to quarterly meetings. Learn More about the role, and Apply Online.

QUICK LINKS

FALL 2026 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

ENFORCEMENT ACTIONS: MONEY SERVICES BUSINESSES / CRYPTO KIOSKS

Learn more in the Fall 2026 Division of Consumer Services Newsletter

LATEST NEWS

The CS Enforcement Unit recently took action against money services businesses that run crypto kiosks, which are ATM-like machines that exchange cash and cryptocurrency. Regulators are seeing more reports of criminals telling victims to send money through these kiosks. The FBI reports more than $388 million was lost nationwide. In Washington, 391 complaints led to over $8 million in losses. DFI's examinations show many of these companies failed to protect consumers due to their deficient compliance and risk management practices. The recurring themes in many of these cases allege that crypto kiosk companies are not adequately:

- Following Anti-Money Laundering (AML) and Bank Secrecy Act (BSA) laws
- Following Know Your Customer (KYC) policies or verifying customers' identity
- Monitoring suspicious activity and fraud
- Disclosing fees
- Enforcing transaction limits
- Providing required refunds
- Providing accurate transaction costs
- Providing required virtual currency disclosures
- Following the company's terms of service
- Complying with federal reporting requirements
- Timely filing Currency Transaction Reports

See the enforcement actions page for details as several cases are still pending. Licensed money transmitters that miss requirements risk enforcement action, license revocation, civil penalties, and restitution to harmed consumers. DFI encourages consumers to learn more about how to avoid kiosk scams and to file complaints through DFI's online form.

NEW MORTGAGE INDUSTRY WEBINAR AVAILABLE

WATCH ONLINE

CASELAW UPDATE ON FORECLOSURES FOR HELOC

DFI wants to make licensees aware that the Washington State Supreme Court decision issued last spring in *Vargas v. RRA CP Opportunity Trust 1, et al* was withdrawn by the court on Sept. 4, 2026.

The Washington Supreme Court granted the respondent's motion for reconsideration. Its prior decision is withdrawn and no longer binding. We will provide another update once the Court has issued its new opinion. If you wish to stay up to date on this case, the court's records an be found at Washington Courts – Public Document Access (case number 1037350).

Congratulations to CS Chief of Lending Examinations, Anya Tabb, on being elected to the Board of Directors for the American Association of Residential Mortgage Regulators (AARMR). AARMR is an organization of state financial and mortgage regulators in the United States.

"I am honored by my appointment to the AARMR Board. I look forward to supporting the mission of the organization in promoting cooperation and the exchange of information in the regulation of the mortgage industry."

DIVISION OF SECURITIES

BEING CAUTIOUS: RECOVERY SCAMS MAKE IMPOSTER SCAMS EVEN WORSE

As you can imagine, scammers are good at pretending. In an **Imposter Scam**, a fraudster poses as someone you trust, such as an investment firm, a financial professional, or a government agency. No matter who they claim to be, they want to steal your money.

The numbers show why caution matters. So far in 2026, people have reported $10.4-million in losses to the Washington State Investment Scam Tracker.

Examples Include:

- Scammers posing as government agencies in a cryptocurrency scam for $6.8-million
- A fake investment firm that sent a victim to a fake government official for $2-million
- An hedge fund executive impersonator who pushed a stock purchase for more than $400,000

DFI's Solution: The DFI Scam Tracker is built from complaints that consumers report to DFI. It gives short descriptions of scams as people reported them. DFI has not verified the details or losses, nor can we recover money lost in cryptocurrency scams. The goal is to warn the public and make it harder for scammers to fool more investors. You can search by name or website, or filter by scam type and year. **Access DFI's Scam Tracker Tool at www.dfi.wa.gov/scam-tracker**.

Be Wary of a Recovery Scam: Getting lost investment money back is very unlikely, because scammers often work overseas and hide stolen funds through complex networks. A recovery scam is a type of fraud that targets people who have already lost money to an earlier scam, and falsely claim their funds can be recovered … often sinking them deeper into loss.

Watch for the Warning Signs: Unexpected contact, pressure to act fast or keep secrets, requests for payment in crypto, cash, or gold, and web addresses or email names that look slightly "off."

Slow Down: Before you act, check who you're dealing with using official contact information you look up yourself. Investment professionals must be licensed to sell investments to Washington residents. Check their license status and any complaints at FINRA BrokerCheck.

If you think you're a victim, report it to the FBI. Washington residents can also file a complaint with DFI at www.dfi.wa.gov/file-complaint.

DFI is pleased to announce that our Director of Securities Faith Anderson has been elected to the North American Securities Administrators (NASAA) 2026-2027 Board of Directors. Faith brings more than 20 years of knowledge and experience, and has previously served on NASAA committees. **Learn More**

QUICK LINKS

DFI SECURITIES HOMEPAGE | **SECURITIES RULEMAKING** | **ENFORCEMENT ACTIONS**

Leading the Way in Consumer Protection and Financial Services Regulation

Learn more and listen at **www.nasaa.org/real-life-regulators**

'REAL LIFE REGULATORS' LATEST RELEASE IS A DFI CASE!

A great example of how we live our mission to "protect consumers and advance the financial health of Washington State" is evident in the most recent episode of the *Real Life Regulators* podcast called "The Nest Egg Nabber". The podcast is produced by the North American Securities Administrators Association (NASAA).

In this episode, **Mark Kissler** and **Drew McCollum** from DFI's Division of Securities talk about a case. You'll hear the story of how a financial adviser drained an elderly widow's nest egg after taking advantage of both a professional and personal relationship he had with her. You'll learn what actions DFI took, what happened to the advisor, and what steps people can take to avoid this type of financial fraud.

FEDERAL WAY WOMAN PLEADS GUILTY TO DEFRAUDING INVESTORS

A Federal Way woman has pleaded guilty to wire and bank fraud for stealing more than $3-million from investors to fund personal expenses.

Jenni Yoon Jeong Lee, owner of Puget Sound Financial, LLC, pleaded guilty on July 2, 2026, to three counts of wire fraud and two counts of bank fraud. Posing as an investment adviser, she defrauded at least 28 investors, mostly elderly Korean American residents in the South Puget Sound region. She moved money into shell companies to pay for personal expenses, gambling, and Ponzi-style payouts. She also used clients' retirement accounts to buy risky notes from her own sham companies.

In a separate action, DFI's Division of Securities issued a Final Order in November 2025, finding Lee sold unregistered securities and misled investors. She was ordered to stop violating the law and pay $50,000 in fines and $30,000 in investigative costs.

The case began with an investor complaint. "We encourage people to file complaints if they suspect illegal activity," said Director of Securities **Faith Anderson**.

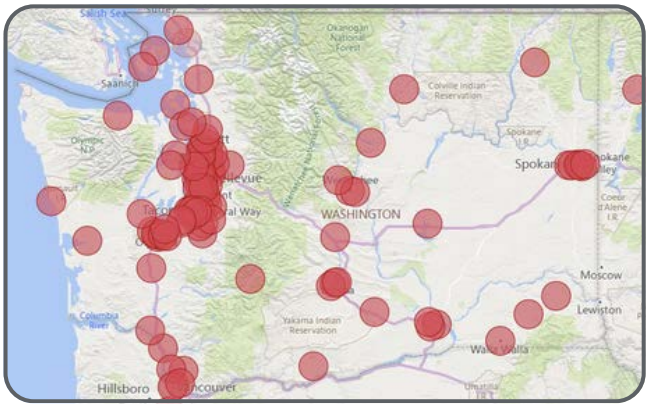
More information is available in DFI's July 20, 2026 Press Release.

SECURITIES SHARING RESOURCES AT PUYALLUP BIZFAIR

On Saturday, Sept. 19, Financial Legal Examiners **Art Safarian** and **Joey Carter** participated in the annual Puyallup BizFair that took place at Pierce College. The BizFair is Washington's largest and longest-running free small business resource fair. Joey and Art provided resources to build awareness of the questions to ask when buying a franchise, and the basics of raising capital in compliance with state and federal securities laws. More than 500 Washingtonians attended the Puyallup BizFair.

OUTREACH AND FINANCIAL EDUCATION

DFI BRINGS FINANCIAL EDUCATION TO COMMUNITIES ACROSS WASHINGTON



From Bellingham to Vancouver, DFI's Communications and Outreach team has been busy sharing financial education with Washington residents. Since late August, the team has appeared at events across the state, helping people spot scams and protect their money. Here is a look at what they have been up to.

Protecting Older Adults and Families:
Outreach Coordinator **Nathan Spiecker** led Elder Fraud Prevention presentations in Seattle, Kennewick, Bothell, and Tacoma. His audiences included a senior center, a retired public employees' group, and housing communities. He also gave Identity Theft Prevention talks at a Pierce County Library in Tillicum and an apartment community in Bellingham, and staffed a fraud prevention resource table there. Communications Director **Lyn Peters** staffed a similar table at the Longview Emergency Preparedness Fair. She even helped one visitor find new ways to protect a loved one from unwanted phone solicitations.

Meeting People Where They Are
The team also joined events built for different audiences. Nathan took part in the Emprende Spanish Biz Fair at Clark College in Vancouver and in two wellness fairs hosted by state agencies, including the Department of Veterans Affairs. He also spoke on a panel about partnerships at the BankOn Washington economic justice forum. Lyn shared financial education with the Malawi Seattle Association at its Women of Substance High Tea.

Helping People Prepare for Reentry
DFI's outreach to correctional centers came to a halt after staff changes and COVID lockdowns. As a result, more than 1,500 resource folders sat in storage. With help from Washington Saves, they finally found a home. Lyn delivered them to Stafford Creek Correctional Facility, where they will help residents prepare to return to their communities.

DID YOU KNOW? DFI provides **free financial education presentations** throughout the state - in both English and Spanish - to businesses, senior centers, community groups, schools and non-profits. Learn how we can help your neighbors by visiting **www.dfi.wa.gov/presentation-request**.

Washington Saves
RETIREMENT SAVINGS PROGRAM

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. **www.wasaves.com**.