SUMMER 2026

WASHINGTON STATE DEPARTMENT OF FINANCIAL INSTITUTIONS

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NEWSLETTER

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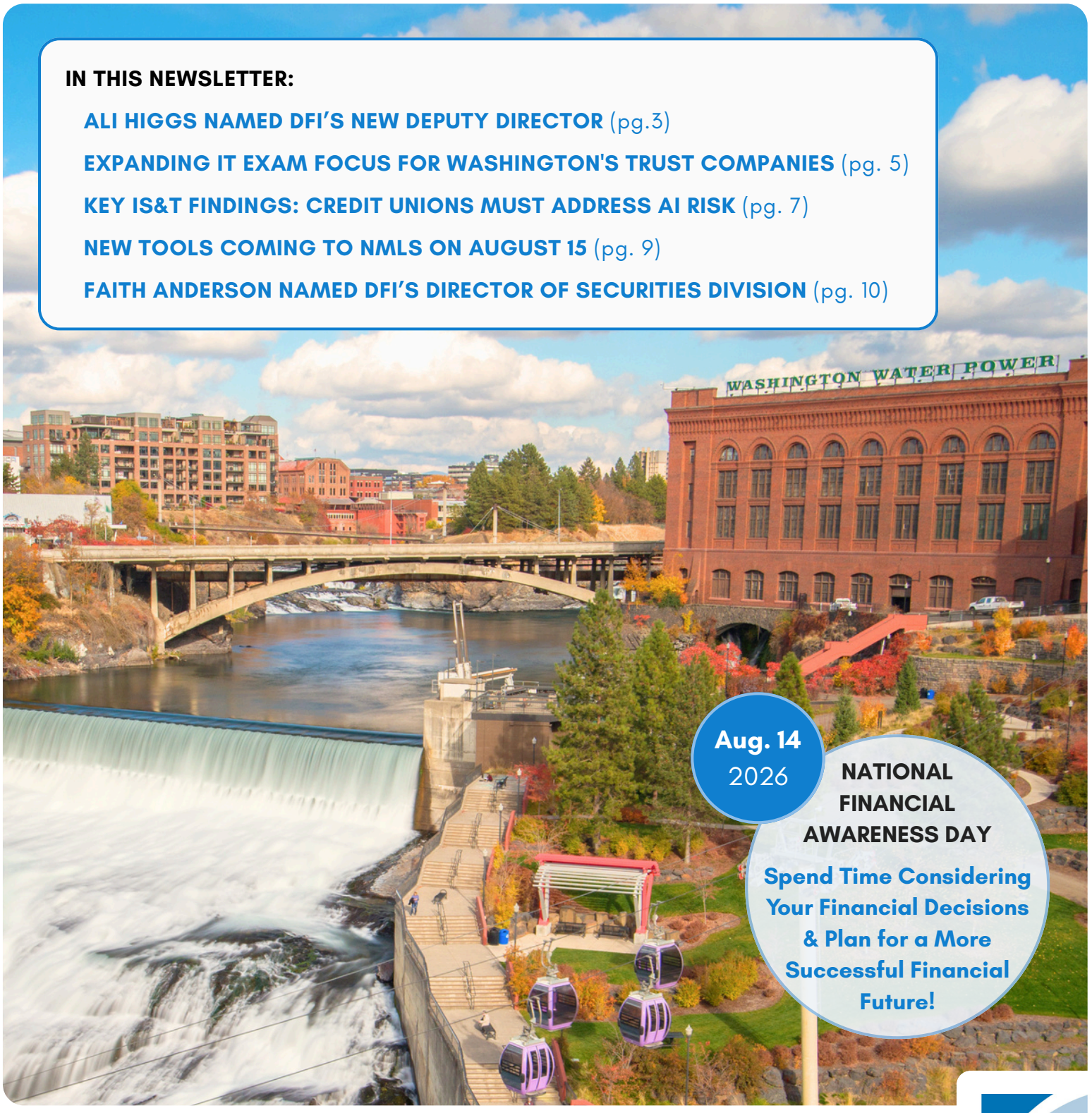


Leading the Way in Consumer Protection and Financial Services Regulation

FROM DIRECTOR CLARK'S DESK

LISTENING. COOPERATION. COMPASSION.

WHAT BEING PART OF A STRONG FINANCIAL COMMUNITY MEANS TO ME.

Yesterday afternoon I spent some time getting together my welcoming remarks for next week's AARMR conference. As I prepared to share with them some information about housing in our state, my thoughts keep turning to Spokane. Wildfires are growing. Businesses are being hurt. Homes are being lost. Lives are changing forever. In the middle of this, I keep asking myself: how can the financial sector help?

Our hearts go out to everyone affected. We've posted Wildfire Financial Relief and Resources on our website to help answer questions for those in need. But more directly, I also sent a bulletin to every institution we regulate, letting them know DFI understands how deeply these wildfires could affect Washington consumers. We asked those we license to work with impacted consumers during this difficult time, and we're holding ourselves to that same standard. When one bank representative reached out because a regulatory requirement was creating extra strain, we made a small adjustment to offer assistance. That flexibility helped the bank keep serving its community.

This spirit of cooperation shows up in our everyday work, too. On page 4 of this newsletter, you will read about how we're educating our community on the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) rules. One of our examiners shares her hope that institutions reach out before an exam begins with questions. Don't wait and let a small problem grow - let us help you solve it now.

We're also working to improve how we serve you. Earlier this month, I joined Governor Ferguson as he announced the new Economic Development Council for Washington State. He spoke about his Executive Order 25-03, which aims to streamline permitting and licensing across the state, and highlighted several success stories. Included in his recognition was our Division of Securities' work reducing franchise application turnaround times. It was rewarding to see our agency recognized for improving service to the public while still protecting consumers. Both our Division of Securities, and our Division of Consumer Services, continue adjusting their processes to speed up license approvals in response to EO 25-03.

Governor Ferguson *at his press conference announcing his creation of the new Economic Development Council for Washington State*

The Department of Financial Institutions is here to serve Washingtonians and be part of the solution. As you interact with the dedicated people who make up our agency, I hope you feel the listening, cooperation, and compassion they bring to their work every day.

Charlie Clark,
Director, Washington State Department of Financial Institutions

AGENCY NEWS AND INFORMATION

ALI HIGGS NAMED DFI'S NEW DEPUTY DIRECTOR

The Washington State Department of Financial Institutions (DFI) is pleased to announce Ali Higgs as the agency's new Deputy Director.

"Ali brings a tremendous depth of knowledge to this new role, including an understanding of our industries, their regulation, and our operations," DFI Director Charlie Clark said. "She also has a passion for consumer protection and serving the people of Washington State. We conducted a national search and found the best candidate within our own halls."

Higgs most recently served as the Director of DFI's Consumer Services Division, overseeing thousands of licensees and an ever-changing and consistently growing number of industries. Prior to that, she was DFI's Director of Regulatory and Legal Affairs from 2021 to 2023. She began her career at DFI in 2002 as a bank regulator and has worked for DFI in several capacities in her more than 20-year tenure. Ali graduated from the Seattle University School of Law and has worked as a compliance consultant and adjunct professor.

"I'm honored to take on this new role at an agency I've dedicated a significant portion of my career to," Higgs said. "DFI is a national leader in financial regulation and consumer protection. I look forward to continuing to support Washington's financial services industries and keeping the people of Washington – and their money – safe."

Higgs began her new role on July 16. She replaced Acting Deputy Director Bill Beatty who retired from DFI after 40 years of service in the agency's Securities Division, more than 15 years of that time as the division's director.

THANK YOU AND HAPPY RETIREMENT, BILL!

After almost 40 years of service to Washington State, we are honored to celebrate the retirement of Acting Deputy Director, Bill Beatty!

Bill's career at DFI began in 1986, and he has since served in numerous roles, including Director of the Securities Division, staff attorney, general counsel, and program manager. During his tenure he also served on various North American Securities Administrators Association (NASAA) project groups, task forces, and committees since 1990. Bill received his BA from the University of Puget Sound and a JD from Seattle University School of Law. **Thank you, Bill, for your service to DFI!**

FINAL CALL: NEXT GENERATION FINANCIAL LEADERS PROGRAM

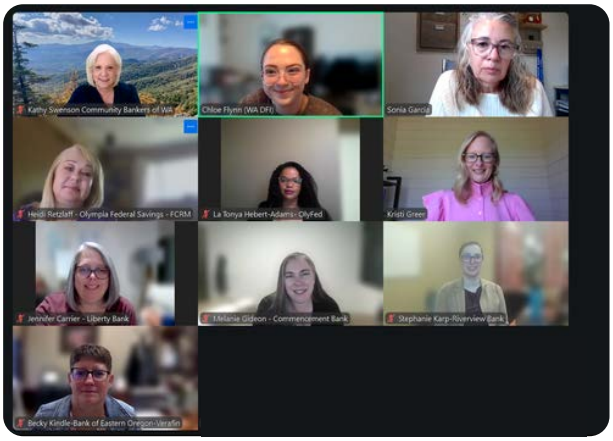
LEARN MORE

Do you know a student interested in banking? Join DFI, alongside leaders from area banks and credit unions, for a free, four-day program designed to help them develop and connect! **www.dfi.wa.gov/ngfl**

DIVISION OF BANKS

NEED TO KNOW: AN EYE ON BANK SECRECY ACT & ANTI-MONEY LAUNDERING

On June 4, Financial Examiners **Chloe Flynn** and **Sonia Garcia** joined a virtual meeting to present hot on topics with the Community Bankers of Washington (CBW) Bank Secrecy Act (BSA) Operations and Networking Directive (BOND) group. BOND is intended to bring together leaders in the BSA/Anti-Money Laundering (AML) space to collaborate and discuss the ever-evolving challenges that financial institutions face. Key topics addressed, included:



***Chloe Flynn** (upper center) and **Sonia Garcia** (upper right) speaking virtually with the CBW subgroup.*

- The FinCEN Proposed Rule issued on April 7, 2026, refocuses anti-money laundering obligations on risk-driven effectiveness, standardizes institutional risk assessments, and coordinates federal oversight.
- The Nov. 2025 appropriations law (Public Law 119-37) redefining "hemp" and "industrial hemp". These changes closed a loophole that allowed intoxicating products to be legal. After November 2026, only products with naturally occurring THC with less than 0.3% on a dry-weight basis are legal.
- FinCEN Proposed Whistleblower Rule outlines mandatory awards of 10% to 30% of collected monetary sanctions exceeding $1 million for original tips leading to successful enforcement actions. Tips can be submitted now via FinCEN's Whistleblower Portal, though awards will be processed only after finalization of the rule.
- The U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) launched a secure online Voluntary Self-Disclosure Portal on Feb. 6, 2026, to streamline how individuals and entities self-report apparent sanctions violations.
- Released by FinCEN and OFAC on April 8, 2026, the U.S. Treasury issued regulations that would treat permitted payment stablecoin issuers (PPSIs) as financial institutions for the purposes of BSA and impose AML obligations on PPSIs.

When asked about how Washington bankers can stay better informed, Chloe added "if there is ever confusion, please reach out to us. We would always rather have questions before an exam. I think people are sometimes worried about a negative 'gotcha' scenario, but a big part of our role is to help banks navigate through changes to the law."

"Within the last few years there have been lots of shifts within the federal administration, and that naturally leads to worry about how banks may be affected," Sonia concluded. "We understand that it takes a lot of time and energy to make the internal control updates needed to become compliant. Plus, there is always a worry about what changes may be on the horizon. So, at DFI we are committed to being engaged with open dialogue to help navigate what is ahead."

MATT HARVEY APPOINTED TO CSBS REGULATORY COMMITTEE

In May 2026, DFI's Director of Banks, **Matt Harvey**, was appointed to the CSBS Regulatory Committee.

This committee reviews proposed federal rules and laws to decide whether CSBS should comment on them to protect the interests of the state banking system. Made up of commissioners and directors from banking departments across the country, the committee has 10 members total - one representing each of the five districts. Matt represents District 5.

"I hope to bring a measured and locally informed perspective to the committee," Matt shared, "pushing for reasonable regulatory changes and outcomes from our federal counterparts."

The committee plays an important role in guiding the CSBS Board on which federal policies to weigh in on. These public comment letters matter because they let state regulators speak with one unified voice. This is especially significant because state-chartered banks make up about 80% of all charters nationwide. The goal is to help shape policy in ways that benefit both consumers and the institutions DFI oversees.

EXPANDING IT EXAM FOCUS FOR WASHINGTON'S TRUST COMPANIES

Cybersecurity is one of the biggest risks facing financial institutions today. To help protect the 23 trust companies operating in Washington State, the Division of Banks now conducts full IT examinations as part of its standard review process.

"One of the interesting things about trust companies is that we (DFI) are their only regulator. There is no federal counterpart the way there is with our banks," said **Reggie Watt**, Trust Company Manager with the Division of Banks.

Watt explained that banks have gone through full IT examinations for a long time. But without the resources of federal counterparts, which have been further eroded in recent years, state-chartered trust companies haven't always received full exams of their IT systems. Only the largest companies were an exception.

The first phase of DFI's new focus began in 2024 when the Division began building a baseline understanding of each trust company's IT risk level. Now, they're ready to take the next step and issue a formal rating. IT Examiners **Jacob Tormanen** and **Mark Parsons** lead much of this work. They developed an internal program to adjust the traditional bank IT exam model to fit the specific risks trust companies face.

Watt explained that during an IT examination, examiners build a profile that rates each company's IT capabilities on a scale from 1 (good) to 5 (bad). Examiners evaluate every trust company individually, looking closely at software, hardware management, employee training, vendor relationships, and more, then provide detailed feedback on improvement areas.

Like any responsible business, trust companies want secure operations. They've shown strong support for the IT examination process.

DIVISION OF CREDIT UNIONS

NCUA DEREGULATION PROPOSALS: WHAT YOU NEED TO KNOW

During the previous months the National Credit Union Administration (NCUA) has announced a series of proposed regulatory changes associated with an initiative to review and potentially revise the agency's regulations that are 1) obsolete, 2) duplicative of statutory requirements, 3) intended to serve as guidance, not requirements, or 4) overly burdensome. **Rounds 1-5 of Deregulatory Proposals were covered in DFI's Winter 2026 Newsletter.**

Sixth Round of Deregulatory Proposals (Feb. 24, 2026): 1) Post-Election Training for New Board Members, 2) Loan Compensation/Commission, 3) Eligible Obligations, 4) Refund of Interest (Loans), 5) Credit Union Service Contracts, and 6) Definitions related to Statutory Lien.

Seventh Round of Deregulation Proposals (Mar. 10, 2026): 1) Records Preservation Program and Appendices - Record Retention Guidelines, Catastrophic Act Preparedness Guidelines.

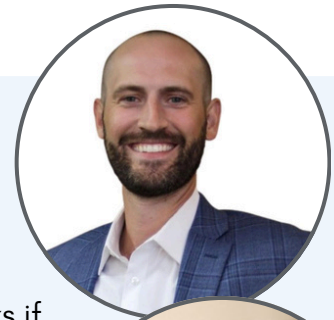
Eighth Round of Deregulation Proposals (Mar. 24, 2026): Changes include 1) Remove Limits on Federally Insured Credit Unions' Ability to Purchase or Participate in Indirect Auto Loans Serviced by a Third Party by Removing Sections.

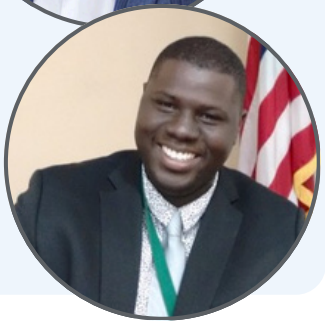
Ninth Round of Deregulation Proposals (Apr. 7, 2026): Changes include 1) Chartering and Field of Membership.

Tenth Round of Deregulation Proposals (Apr. 21, 2026): Changes include 1) Conversion of Insured Credit Unions to Mutual Saving Banks, 2) Mergers of Insured Credit Unions into Other Credit Unions, Voluntary Termination or Conversion of Insured Status, and 3) Organization and Operation of Federal Credit Unions (Low Income Designation & Community Charters).

Eleventh Round of Deregulation Proposals (May 6, 2026): Changes include 1) Thresholds Increase for Major Assets Prohibition of the Depository Institution Management Interlocks Act Rule, and 2) Requirements for Insurance.

SUBJECT MATTER EXPERTS: IRR & LIQUIDITY RISK





As part of its ongoing effort to support Washington State's financial institutions, the Division of Credit Unions (DCU) offers specialized guidance on two key risks: interest rate risk (IRR) and liquidity risk. IRR is the risk that a credit union's assets and liabilities could change in value when interest rates change. Liquidity risk asks if an institution can meet its short-term financial needs and pay off its lines of credit.

Taylor MacIntosh and **Ousmane Traore**, Financial Examiners with DFI's Division of Credit Unions, are Subject Matter Experts in these areas. Using specialized tools, they help credit unions prepare for "shocked" situations - sudden, simulated interest rate changes used to test how well an institution could handle real-world volatility.

(continued on next page)

"Locking up a lot of funds at a low interest rate can be very detrimental to a credit union, especially during times of volatile interest rates," Taylor explained. "Changes in interest rates don't just affect a credit union's net worth and earnings – they also affect liquidity."

Ousmane added that liquidity risk often gets overlooked. "A lot of people forget about liquidity when looking at overall health. But it's one of the things that keeps regulators up at night. It can take a credit union down, and it can seemingly do it overnight."

To help protect against these risks, DFI recommends that all credit unions maintain access to borrowing lines of credit with the Federal Reserve or other liquidity facilities, as well as contingency fund planning.

Managing IRR and liquidity risk well is more art than science. While best practices exist and DFI provides guidance, every institution approaches it a little differently. The good news ... Washington credit unions are currently doing really well when it comes to managing these risks.

KEY IS&T FINDINGS: CREDIT UNIONS MUST ADDRESS AI RISK

When Financial Examiners **Kyle Heneghan** and **Larry Greiner** talk about trends in their Information Systems & Technology (IS&T) exams, they get straight to the point: every credit union needs strong governance in place to manage artificial intelligence (AI) risks.

"When we conduct exams, we start by looking at things like their technology, and what they have for firewalls," Kyle explained. "But also, things like data loss prevention policies, and their internal communication with staff and the board." Larry added that "examiners also want each credit union to understand the AI risks that outside vendors, or third parties, bring into the picture as well."

Nearly everyone uses some form of AI today, and that comes with unique privacy concerns. If a vendor monitors your activity logs, they gain access to all the traffic on your network. That raises important questions: What is that vendor doing with your information? Is it being used to train new AI models? Credit unions need clear answers. If they're working under older contracts that don't require strong vendor safeguards, examiners recommend updating those agreements with new vendor management guidelines.

Examiners also recommend credit unions explore the AI Risk Management Framework (AI RMF), developed by the National Institute of Standards and Technology (NIST). This framework helps organizations develop, deploy, and use AI systems by identifying, assessing, and managing AI related risk throughout the AI lifecycle. It is organized around four core functions to support ongoing risk management while balancing innovation with considerations such as safety, fairness, privacy, security, transparency, and accountability.

NIST

AI RISK MANAGEMENT FRAMEWORK

LEARN MORE

Because AI is speeding up how quickly bad actors can exploit weaknesses, fast patch management is more critical than ever. In the past, credit unions might have had weeks to fix a vulnerability. Today, waiting even a few days could put customers at risk.

DIVISION OF CONSUMER SERVICES

CELEBRATING NEW ROLES IN CONSUMER SERVICES

DFI would like to congratulate **Adam Johnson** and **Anya Tabb** in their new roles in the Consumer Services Division. Adam has been selected as Chief of Specialty Examinations and Anya has been selected as Chief of Lending Examinations.

Adam has been at DFI since 2007 and has served as the Financial Examiner Supervisor for the MSB Examinations Team since 2011. He has led many multi-state exams, and along the way helped develop the procedures and work programs for the examination of DFI's regulated entities … particularly in the MSB area. Adam participates in numerous national working groups and currently represents Washington on the Multi-State MSB Examination Task Force (MMET).

Anya has been at DFI since 2015 and has been a Financial Examiner Supervisor for the Consumer Loan origination team since 2017. In her supervisor role, she oversaw 14 field examiners and scheduled all the consumer finance, mortgage, and escrow examinations. Anya has been in several leadership positions on national committees. Anya has been recognized with several national awards for her work on SES and other improvements in the consumer loan examination space.

NEW UPDATE

CASELAW UPDATE ON FORECLOSURES FOR HELOC NOTES

On April 30, the Washington State Supreme Court held that a Home Equity Line of Credit (HELOC) note is a nonnegotiable instrument and therefore, does not qualify for non-judicial foreclosure under the Washington State Deed of Trust Act (DTA). The decision in the case of Vargas v. RRA CP Opportunity Trust 1, et al, concludes that only a "holder" of a negotiable instrument can conduct a nonjudicial trustee's sale of a property under the DTA. The Vargas case specifically discussed a foreclosure of a HELOC secured by a residential property of four units or less.

Lenders, servicers, investors, and foreclosure trustees may not pursue non-judicial foreclosure through a trustee's sale when attempting to enforce HELOC obligations secured by deeds of trust. DFI is providing notice to regulated entities so that they may review loan portfolios for any currently pending non-judicial foreclosure sales, and review policies and procedures regarding enforcement of HELOC obligations for any updates needed to comply with the decision. While the decision has a pending motion for reconsideration that was filed, it currently is the law in Washington.

UPDATE (10/01/2026): 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.

QUICK LINKS

SUMMER 2026 CS NEWSLETTER | RECENT CS RULEMAKING | ENFORCEMENT ACTIONS

NEW TOOLS COMING TO NMLS ON AUGUST 15

Changes are coming to the Nationwide Multistate Licensing System (NMLS) impacting Mortgage Loan Originators (MLOs) and company users who assist MLOs. Beginning Aug. 15, NMLS will launch new tools to make managing MLO applications and licenses easier and more transparent. The changes are part of Phase 3 of the multi-year NMLS Modernization effort.

What is changing?
Within the current NMLS, regulators use license items to communicate actions needed by MLOs. After the August release, most regulator license items will become Information Requests (IRs). This will provide a more direct way for MLOs to receive requests, respond to regulators, and track the status of IRs.

Additionally, enhanced system tasks and new notification alerts in NMLS will help MLOs and those who assist MLOs identify required actions more quickly. The improved communication could improve review times for applications and renewals.

NEW

MORTGAGE INDUSTRY WEBINAR

NEW EPISODE OCTOBER 2026

or, review all prior episodes

Where can I learn more about the changes?
There are a couple of resources available to learn more about the Aug. 15 NMLS changes.

1) Review the Information Request and System Task Overview to learn more about the changes.

2) For company users who assist MLOs, attend the NMLS training on Aug. 17 from 2:30-4pm to learn more about the changes and how they will impact the management of MLOs.
Register here via Microsoft Teams

3) Follow NMLS on LinkedIn for updates, reminders & community news.

NOTE: NMLS will be unavailable on Aug. 15-16 during implementation.

UPDATE: HOME EQUITY SHARE AGREEMENTS (HESAs)

UPDATE

Home Equity Sharing Agreements (HESAs) are a type of non-traditional financial product that allows homeowners to access a lump-sum payment in exchange for a share of their home's future value. **The Consumer Services Enforcement Unit has been actively engaging with the industry to ensure these products comply with the Consumer Loan Act. The Division is currently working with the industry to resolve any compliance concerns with past business activity and ensure industry compliance moving forward.**

Companies doing business in this area may receive inquiries from the Enforcement Unit related to these efforts. Companies that have any questions about licensing requirements under the Consumer Loan Act, may contact dcs@dfi.wa.gov. Companies doing business in this area are also encouraged to stay up to date on the Division's rulemaking available on DFI's Rulemaking Webpage. Consumers may submit any complaints related to a HESA product via DFI's online complaint form.

DIVISION OF SECURITIES

FAITH ANDERSON NAMED DFI'S NEW DIRECTOR OF SECURITIES DIVISION

The Department of Financial Institutions (DFI) has announced **Faith Anderson** as the agency's new Director of Securities. Anderson brings more than 20 years of regulatory experience to the role.

"We conducted a nationwide recruitment for this position," said DFI Director Charlie Clark, "but it's not surprising that we found our most qualified candidate right here on our team." Anderson has served as Acting Director of the Securities Division since last fall.

Anderson joined DFI in 1999 as a securities analyst, left to attend law school at the University of Washington, and returned in 2005. In 2010, Anderson became Program Manager for the Registration and Regulatory Affairs Unit. DFI's June 1, 2026 press release for more info.

"I'm passionate about protecting Washingtonians from bad actors and inherently unfair investments while supporting small businesses that seek to raise capital in this state," Anderson explained when asked about her long history with DFI. "It is my honor and privilege to be chosen to lead the dedicated and talented team of professionals in our Securities Division in our mission to protect the public and promote confidence in the capital markets."

LATEST NEWS

PLANNED AMENDMENTS TO INVESTMENT ADVISER RULES

The Securities Division has proposed amendments to Washington's investment adviser rules in Chapter 460-24A WAC. The proposed amendments would adopt the SEC Marketing Rule, adopt a continuing education requirement for investment adviser representatives, update the definition of "qualified client" consistent with the current federal definition, adopt a requirement for investment advisers to maintain errors and omissions insurance, adopt exam validity extension, revise the unethical practices rule, and make other updates and clarifications as described in the Notice of Proposed Rule Making (Form CR-102). For more information visit DFI's Agency Rulemaking Docket.

DFI ANNOUNCES SETTLEMENTS WITH FIVE BROKERAGE FIRMS

DFI announced on May 23 that it entered into five consent orders with broker-dealer firms that charged unreasonable minimum commissions. The five broker-dealer firms are Edward Jones, LPL Financial, RBC Capital, Stifel, and TD Ameritrade. Each firm agreed to refund customers for commissions they collected in excess of 5% on 34,944 trades, totaling over $619,700.

DFI Announces Settlements With Five Brokerage Firms, Securing More Than $619,000 in Restitution for Washington Investors

FOR IMMEDIATE RELEASE FROM
THE WASHINGTON DEPARTMENT OF FINANCIAL INSTITUTIONS

Contact
Lyn Peters, Director of Communications
PH (360) 902-8731 or Media Query Form

May 06, 2026

The settlements address broker-dealer firms overcharging customers – at times, for significant portions of the actual trade - on certain small-dollar trades

QUICK LINKS

DFI SECURITIES HOMEPAGE | SECURITIES RULEMAKING | ENFORCEMENT ACTIONS

Leading the Way in Consumer Protection and Financial Services Regulation

SECURITIES SHARING RESOURCES AT SPOKANE BIZFAIR

On Thursday, May 7, Financial Legal Examiners **Art Safarian** and **Joey Carter** participated in the annual Spokane BizFair that took place at the Washington Small Business Development Center. The BizFair is Washington's largest free business resource fair (it is also the longest running all government and non-profit-run small business fair in Washington).

Joey and Art tabled at the BizFair, providing information and resources to build awareness of some 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 250 current and future Washington business owners signed up to attend the BizFair.

DFI TAKES ACTION AGAINST CRYPTOCURRENCY SCAM

The Department of Financial Institutions (DFI) has taken action against BG Wealth Sharing Ltd. and DSJ Exchange PTY Ltd., two connected companies that ran a widespread cryptocurrency scam. A new order requires both companies to immediately stop violating Washington's Securities Act.

BG Wealth claimed it could guarantee huge returns - up to 60% a month - through Bitcoin trading. These claims were false. Guaranteed high returns are a major red flag for scams. The companies recruited investors through a multi-level marketing system and later demanded a 12% "audit fee" before allowing withdrawals - another common scam tactic.

DFI is also warning victims to watch out for follow-up scams, including one called HQIEX, which is asking BG Wealth victims for additional payments. Remember: money lost in crypto scams is almost never recoverable, and legitimate authorities never charge a fee to return your funds.

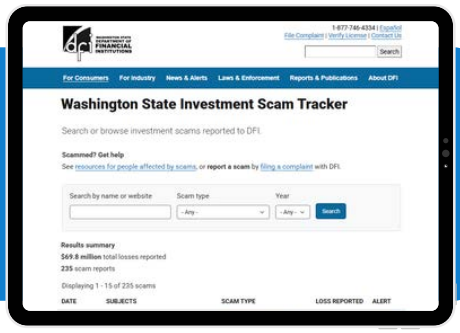
"We urge potential investors to verify the status of entities with us prior to parting with their hard-earned money," said DFI Director Charlie Clark.

More information is available in DFI's May 26, 2026 Press Release "Washington State Department of Financial Institutions Takes Action Against Multi-Level Marketing Cryptocurrency Scam"

DFI urges Washington State investors to visit our agency Investment Scam Tracker to stay informed about alleged scams. If you are a Washington State investor and would like to file a complaint, please fill out our online complaint form.

SUPPORTING CONSUMERS: DFI'S SCAM TRACKER TOOL!

DFI's scam tracker gives consumers an understanding of current scam types and how much money other consumers have lost. Review scams by visiting **www.dfi.wa.gov/scam-tracker**.



Leading the Way in Consumer Protection and Financial Services Regulation

OUTREACH AND FINANCIAL EDUCATION

A SUMMER OF SHARING FINANCIAL EDUCATION ACROSS WASHINGTON!

The American Bankers Association marks Aug. 14 as National Financial Awareness Day. DFI's communications & outreach team, however, sees EVERY day as an opportunity to share financial education and financial fraud prevention information with the people who call Washington State "home." If you work with an organization interested in inviting DFI's outreach team to talk about a financial topic (budgeting, saving, basics of investing, retirement planning, fraud prevention and more!) please share our presentation request form at www.dfi.wa.gov/presentation-request.

As part of DFI's mission of 'educating consumers to make informed financial decisions', Communications Director **Lyn Peters** and Outreach Coordinator **Nathan Spiecker** provided resources at many events this summer, including:

- The Veteran's Resource Fair at the Tacoma Dome (May 30).
- Resources for families impacted by the Longview plant explosion (June 4), Consumer Services staff participated the following day as well (June 5).
- Tacoma's Pride festival in Wright Park (July 15).
- Latino Educational Training Institute's Latino Expo in Lynnwood (July 25).

***Lyn Peters** speaking at FEPPP Master Training.*

Walking the walk to her oft-shared motto of "have van - will travel" related to offering financial education outreach in any Washington State community requesting a presentation, Lyn joined community partner Blue Mountain Action Council in Dayton and Pomeroy (July 25) after joining educators at the Financial Education Public Private Partnership (FEPPP) Masters Training in Vancouver (July 22-23). Peters also traveled to Spokane for the Washington Association for Career and Technical Education (WA-ACTE) summer conference (Aug. 2-3) where she shared a presentation with teachers on "Finfluencers: Fantastic free financial advice you can take to the bank? Or are you (or your students) getting taken?"

Nathan shared fraud prevention resources with hundreds of seniors at Hovander Homestead Park in Ferndale at the Whatcom Council on Aging Senior Day in the Park (Aug. 5). The annual event is renowned for providing seniors in Whatcom County with one-stop access to hundreds of organizations providing helpful resources. A request from the Washington State Independent Auto Dealers Association led to providing a fraud prevention resource table at the organization's annual convention in Auburn (Aug. 6).

***Nathan Spiecker** at Senior Day in the Park*

DID YOU KNOW? DFI provides free financial education presentations in both English and Spanish, throughout the state. Learn how we can help your community by visiting: **www.dfi.wa.gov/presentation-request**