

Fostering Financial Belonging

Connect | Expand | Strengthen | Empower



October 23rd & 24th

Quick Access Directory



Expanded Online Program

Scan QR code to see:

- Additional details
- Expanded speaker biographies
- Full session information
- Presentation materials

Resources

Scan QR code for these resources:

- Bank On WA forum attendee list
- Bank On Certification & Coalition information
- Bank On Washington
- Financial Empowerment Network resources & events



Action Squads

Scan QR code for detailed Action Squad information and session pre-readings!

Get Involved

Are you interested in getting involved with Bank On Washington or the Financial Empowerment Network? Scan QR code to sign up!





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Scan for the online expanded program with extra details





Mike Pellicciotti

October 13, 2023

Welcome to the 2023 Bank on Washington Forum!

Every year, I continue to be impressed with the commitment from each of you to equip our fellow Washingtonians with the tools, assets, and education necessary to create and grow thriving individuals and communities in every part of our state.

Progress on economic diversity and inclusion in the banking space, access to financial technology in our communities, and bridging the gaps that lead to economic inequities is no simple task. However, I remain confident that thanks to the dedication of those assembled and the organizations you represent, we are elevating the conversation and opening new pathways.

Bank On's mission to advance financial education for all while providing fair access to services will continue to be a focus for my office as we collaborate to develop laws and policies to reduce the financial burden for those most in need. Together we can reach those who remain unbanked.

Your commitment to collaboration, reflection, idea sharing, and mutual encouragement are essential to addressing and making progress that will reduce economic disparities in communities around Washington. Solving issues of financial instability over generations will require both short-term innovative thinking and a long-term view that puts time on our side.

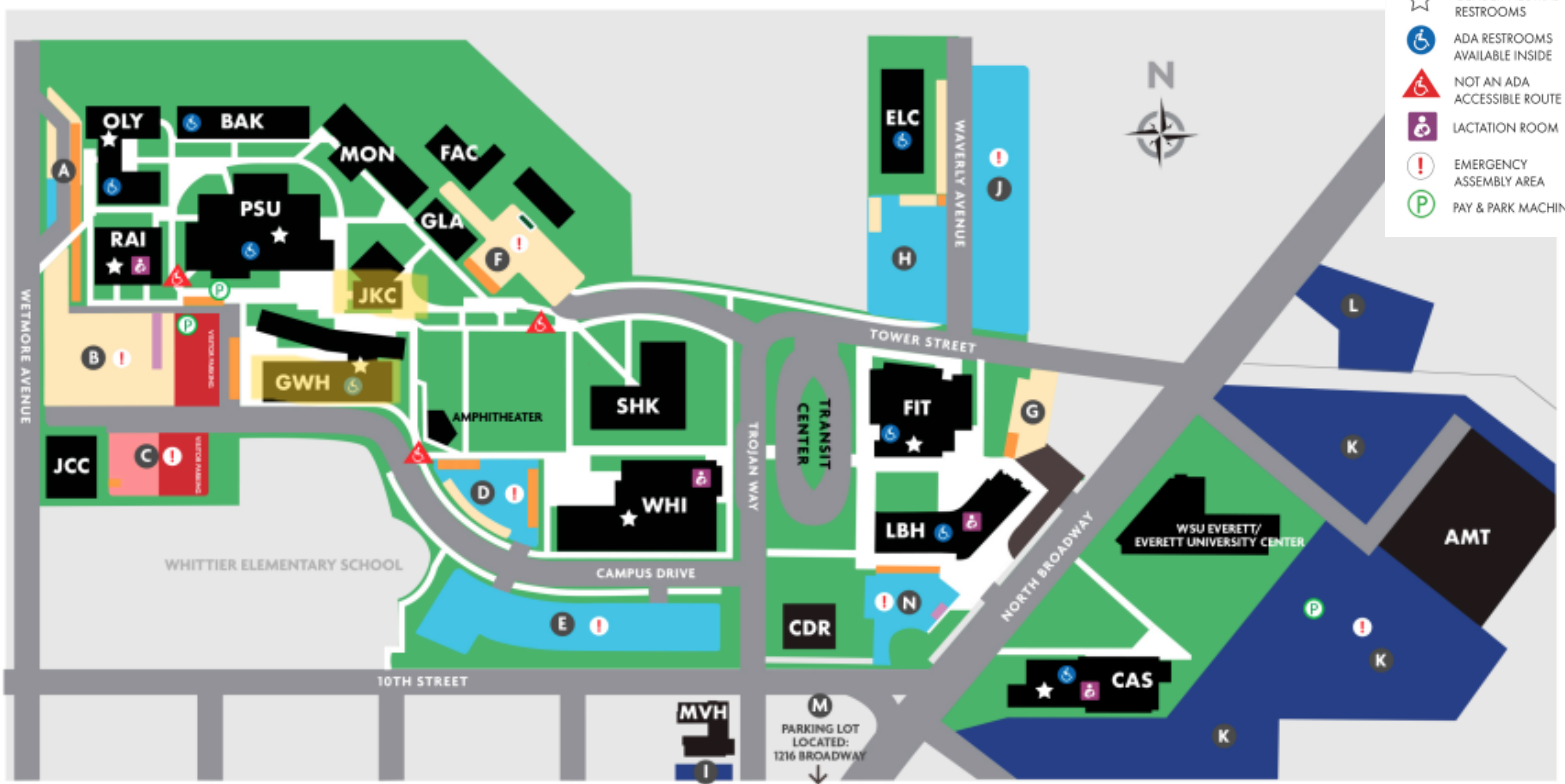
Thank you for your work and the inclusive ideas you bring to our state.

Warm regards,

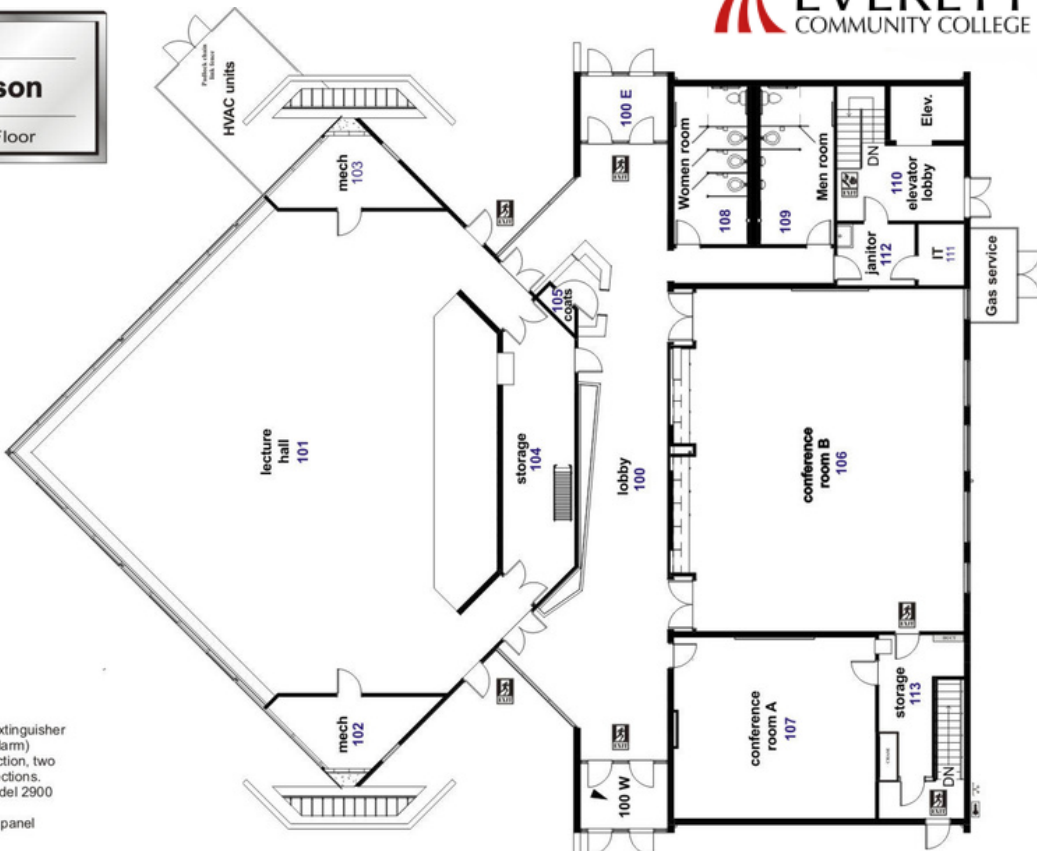
A handwritten signature in blue ink, appearing to read "Mike Pellicciotti".

Mike Pellicciotti
State Treasurer

Map of Venue



Jackson
Main Floor



- (ABC-Type) fire extinguisher
- Pull station (fire alarm)
- Fire Dept. Connection, two straight out connections.
- Key box - F.D. model 2900 (campus master)
- Fire alarm control panel



Buildings

- AMT ADVANCED MANUFACTURING TRAINING & EDUCATION CENTER
- BAK BAKER HALL
- CAS CASCADE LEARNING RESOURCE CENTER
- ELC EARLY LEARNING CENTER
- FAC FACILITIES/MAINTENANCE
- FIT WALT PRICE STUDENT FITNESS CENTER
- GLA GLACIER HALL
- GWH GRAY WOLF HALL
- JCC JAPANESE CULTURAL RESOURCE CENTER
- JKC HENRY M. JACKSON CONFERENCE CENTER
- LBH LIBERTY HALL
- MON MONTE CRISTO HALL
- OLY OLYMPUS HALL
- PSU PARKS STUDENT UNION
- RAI RAINIER HALL
- SHK SHUKSAN HALL
- CDR STUDENT HOUSING CEDAR HALL
- MVH STUDENT HOUSING MOUNTAIN VIEW
- WHI WHITEHORSE HALL

**FOR CAMPUS SAFETY CALL:
425-388-9990**





Schedule & Agenda

Scan for more Action Squad info and session pre-readings!



Day 1: Monday, October 23

9:30 am	Registration	Lobby
10:30 am	Welcome	Jackson Auditorium 101
Thank you to Umpqua Bank for sponsoring this session!		
11:00 am	Session A Opening Plenary: Fostering Financial Belonging <i>Explore the meaning of financial belonging and how we can foster this among historically marginalized communities.</i>	Jackson Auditorium 101
Moderator: Devin Stubblefield Speakers: Andrea Alexander, Samuel Johnson, & Maria Sennett		
12:30 pm	Lunch	Jackson 106 (Seating in 101)
1:15 pm	Session B Action Squad Learning Sessions <i>Attendees will join the action squad they selected at registration.</i>	
	Black Homeownership Initiative Action Squad	Jackson 106
Moderator: Tierra Bonds Speakers: Marty Kooistra, Moussa Samb, Ali Sheibani, Darius Toston		
	Immigrants & Refugees Action Squad	Graywolf 156
Moderator: Cristina Serra Speakers: Elizabeth Escobar, Risho Sapano, Mary Vargas		
	Justice-Involved Individuals Action Squad	Graywolf 364
Moderator: Becky House, Derek Lane Speakers: Anthony Blankenship, Anthony Powers, Masukur Rahman		
	Microenterprise Action Squad	Jackson 107
Moderator: Erwin Reeves Speakers: Jenefeness Franke, Matt Hrdlicka, Joe Sky-Tucker		
	Youth Action Squad	Jackson 101
Moderator: John McKenney, Clinton Taylor Speakers: Miladys Garcia, Monika Mathews, Minda Mattox		

Schedule & Agenda

2:30 pm Break Jackson 106 (Seating in 101)

Thank you to Banner Bank for sponsoring this session!

2:45 pm Session C Jackson Auditorium 101

Implementing Trauma-Informed Practices Within Financial Services

Learn how trauma can be a barrier to financial well-being and how trauma-informed practices can be applied to financial services.

Moderator: Mandy Lee | Speakers: Ziquora Banks & Ashley McGirt-Adair

4:00 pm Break Jackson 106 (Seating in 101)

Thank you to WaFd Bank for sponsoring this session!

4:15 pm Session D Jackson Auditorium 101

Partnerships for Financial Well-Being

Learn strategies to develop cross-sector partnerships, and identify gaps and opportunities in your community.

Speakers: Erwin Reeves & Jennifer Quiroz

Day 2: Tuesday, October 24

8:00 am Breakfast Jackson 106 (Seating in 101)

8:30 am Welcome Jackson Auditorium 101

Thank you to Bank of America for sponsoring this session!

8:45 am Session E Jackson Auditorium 101

Reflections from Day One

Action squad facilitators will summarize discussions from day one, followed by reflections from the audience.

Moderator: Ryan Davis | Speakers: Tierra Bonds, Derek Lane, John McKenney, Erwin Reeves, & Cristina Serra



Schedule & Agenda

9:30 am **Gallery Walk & Networking** Jackson 106 (Seating in 101)
Peruse and discuss the ideas compiled from day one with fellow participants (or take a break and recharge!)

Thank you to BECU for sponsoring this session!

10:00 am **Session E** Jackson Auditorium 101
Financial Belonging in Action
A panel of speakers from across all 5 action squads will discuss the practical implementation of financial belonging.

Moderator: Jenny Glass | Speakers: Marty Kooistra, Mary Vargas, Anthony Blankenship, Jenefeness Franke, Miladys Garcia

11:30 am **Lunch** Jackson 106 (Seating in 101)

11:45 am **Conversation with Commerce: Small Business Support** Jackson Auditorium 101
During this working lunch, learn about the Equitable Access to Credit program and the State Small Business Credit Initiative.

Speakers: Shiloh Penland & Linda Womack

12:45 pm **Bringing it Forward** Jackson Auditorium 101
How will you foster financial belonging?

Moderators: Jenefeness Franke, Thushari Gooneratne, Erin Lopez Nielsen

1:30 pm **Networking** Jackson Auditorium 101
Engage in table discussions with Bank On Washington partners on topics explored during the forum. Your last chance for conversations with speakers and fellow participants before the DFI event begins at 2 pm. We hope you'll stay for [Identification Requirements: Models for Growing Inclusion \(2-4:30 pm\)](#)

Topics include: Belonging in Financial Services, Black Homeownership, Serving Youth, Serving Micro Business, Serving Justice-Involved Individuals, Serving Immigrants & Refugees, and Financial Empowerment Network & Snohomish County Asset Building Coalition.



What does **Fostering Financial Belonging** mean?

Financial belonging is having the security and support of financial systems that were created to accommodate and address your needs.

Fostering financial belonging is a step beyond financial inclusion; it's not just access to financial services, it's financial services that are created **by** the community **for** the community.

Our goal is to foster financial belonging in communities that have been historically marginalized and excluded from mainstream financial systems.

Connect | Expand | Strengthen | Empower

Connect with others across various industries and in different communities to create a vast network of resources and support



Expand practices and services that increase financial belonging by learning from the successes of others in your network

Strengthen financial networks by building trust - the trust communities have in financial institutions and the trust that financial institutions have in community members

Empower everyone to take action in their respective industries and foster financial belonging not just in theory, but in practice and on purpose



Fostering Financial Belonging through Action Squad Learning Sessions

Action Squad Learning Sessions - so named because we want these sessions to include learning from each other, but also exploring how to implement what is learned and put it into action. Attendees are encouraged to select an action squad based on their interest, current focus, or the opportunity for growth.

Purpose of Action Squads - The opportunity to have a more thorough and nuanced discussion of financial belonging by focusing on five different themes, specifically focusing on communities who have historically been marginalized and excluded from mainstream financial systems.

Black Homeownership Initiative

Learn from experts about barriers to homeownership faced by Black families in Washington along with resources available to help and become mortgage ready. We encourage attendees to consider what it looks like for a potential homeowner to belong in the process.

Immigrants & Refugees

Examine common barriers to financial systems faced by immigrants and refugees with a panel of experts and discuss ways that community-based organizations and financial institutions can partner to overcome those barriers.

Justice-Involved Individuals

Hear from advocates for people who have been incarcerated regarding the barriers to financial stability and well-being that exist along the pathway to reentry. We'll also learn about promising practices and discuss what else is needed to foster financial belonging.

Microenterprise

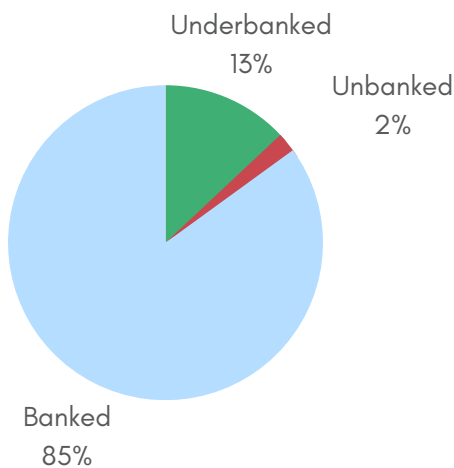
A panel of experts will speak to the benefits and challenges of entrepreneurship; growing from solopreneur to microentrepreneur and beyond. We encourage attendees to consider how we support potential business owners and what it takes to belong in that process.

Youth

For providers working with youth, this panel will discuss the barriers to financial health often faced by young people, the resources available from financial institutions and community-based organizations, and how current programs intersect with youth.

Financial Wellbeing in Washington

While there is incredible wealth in Washington, there is a huge divide between those with opportunities to build wealth and pass it to future generations, and those who lack access. **Historically, Black, Indigenous, and other people of color have been more likely to experience exclusion and extraction from financial systems, barriers to participation in financial services, and heightened mistrust of financial institutions.** Understanding the disproportionate obstacles faced by these communities is key to rebuilding trust and creating financial belonging for everyone.

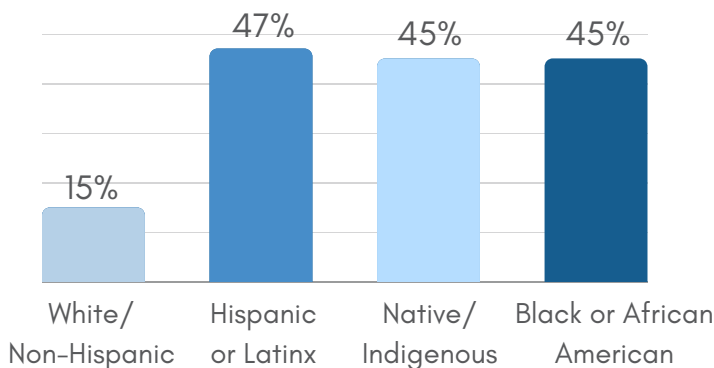


We have seen some successes, with decreasing numbers of people who are un- and underbanked.

Unbanked means they do not have a checking or savings account; underbanked means that they have an account but also use alternative financial services, such as a check-casher, payday loan, or purchase money orders outside of their financial institution.

Percentage of Banked, Underbanked, and Unbanked Washingtonians in 2021

Percentage of Unbanked and Underbanked Households in 2021, by demographic



However, according to the 2021 FDIC National Survey of Unbanked and Underbanked Households, **there is a staggering disparity between White and Non-White households.**

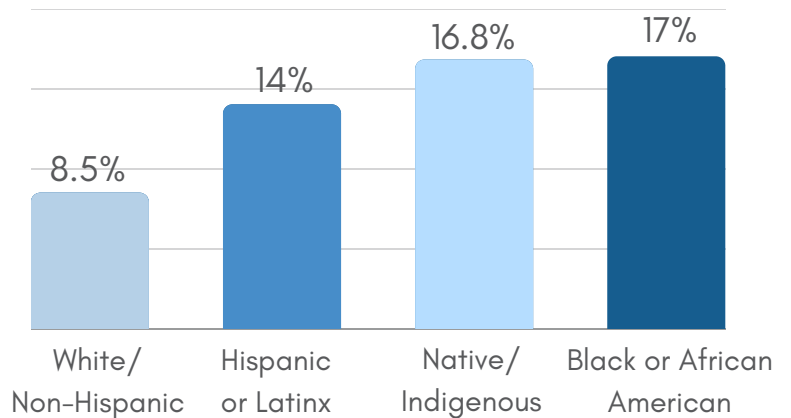


Financial Wellbeing in Washington

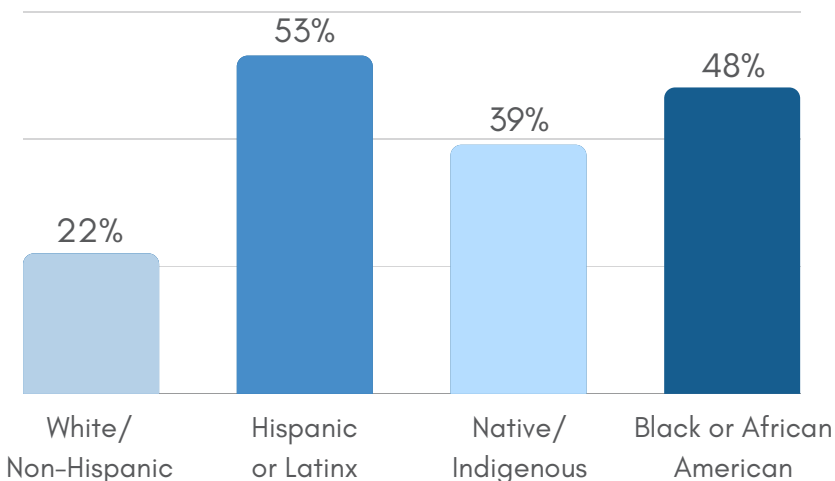
Lacking access to mainstream financial services is expensive; according to a study by the CFE Fund, **individuals without a checking account will pay \$40,000 in their lifetime** in financial services fees. In most cases these are the individuals and families who can least afford to shoulder that cost burden.

People living at or below the FPL in 2022 by demographic

People of color are **disproportionately** represented in those who are very low income or living at or below the **Federal Poverty Line (FPL)**, according to the Prosperity Now Scorecard.



Percentage of liquid asset poverty in 2021, by demographic



According to the Prosperity Now Scorecard, **22% of Washingtonians** experienced liquid asset poverty in 2021. This means that they do not have savings and would struggle to pay for their household expenses for 3 months with a loss of income.



BANK ON NATIONAL ACCOUNT STANDARDS (2023 – 2024)

TERMS

STANDARDS

Core Features

Transaction Account at Insured Depository Institution	Checking account (including checkless checking) or prepaid account, directly offered by financial institution
Debit Card	Debit card network (e.g., Visa, Mastercard, Discover) for point of sale and bill payment; free
Minimum Opening Deposit	\$25 or less If not waivable: \$5 or less
Monthly Maintenance Fee	If waivable: \$10 or less; offer at least two options to waive fee entirely with a single transaction (e.g. direct deposit with no minimum deposit, online bill pay, or debit card purchase)
Overdraft or Non-Sufficient Funds (NSF) Fees or Payments	None
Account Activation, Closure, Dormancy, Inactivity, and Low Balance Fees	None

Customer Service

Branch Access	For financial institutions with branches: free and unrestricted For financial institutions without branches: access to free ATM network and free remote deposits
Telephone Banking (Including Live Support)	Free and unrestricted
ATM Access	Free and unrestricted in network \$2.50 or less out-of-network fee; or up to \$3.00 if also provide free access to a partner ATM network

Functionality

Deposit Capability	Free cash and checks in branch and at ATM (when available), and direct deposit
Bill Pay	Free by financial institution if available, otherwise at least four free money orders and/or cashier checks per month
Online Banking, Mobile Banking, Banking Alerts	Free (if offered)
Monthly Statements	Free electronic; \$2 or less for mailed paper (if offered)
Insured Account Deposits	Insured by FDIC, NCUSIF, or regulator-sanctioned equivalent

Strongly Recommended Features

Account Screening (e.g. ChexSystems, Early Warning Services)	Only deny new customers for past incidences of actual fraud
Alternative IDs (Municipal, Consular, etc.)	Accept alternative IDs
Online Account Opening and Deposits	Free at financial institutions with branches
Linked Savings Accounts	Free savings accounts and account transfers
Funds Availability	Immediate availability for known customers cashing government, payroll, or checks from that financial institution
Money Orders	\$2.20 or less (based on U.S. Postal Service rate)
Remittances (International Wire)	Competitively priced by country (\$15.00 – \$30.00)
Credit-Building Product Offerings	Secured credit card or secured personal loan, e.g.

Speakers & Moderators

Ali Sheibani

Ali Sheibani is currently the Director of Homeowner Services at Habitat for Humanity of Seattle-King and Kittitas Counties. Ali transitioned from for-profit finance to Habitat SKKC in 2013. He then worked at HomeSight from 2015-2021. He also helped create the Debt Barrier Removal Program unique to Habitat SKKC to expand homeownership for Communities of Color.



Andrea Alexander

Andrea Alexander, Executive Director, T3 Training Technology Training, has over 30 years' experience in native community development. Andrea serves on the Community Economic Revitalization Board (CERB) and the Native Reentry Board. Andrea is a co-founder of the Potlatch Fund and the Northwest Native Asset Building Coalition. Current passion is technology policy and Financial Empowerment for Indigenous Peoples.



Anthony Blankenship

Anthony Blankenship is the Senior Community Organizer in the Policy and Advocacy Department for Civil Survival Project. In his role, Anthony helps to connect and empower people that have been impacted by the criminal legal system. Anthony holds a Bachelor's in Political Science from the University of Washington, as well as a dual Master's in Social Work and Public Administration from Arizona State University.



Anthony Powers

Anthony Powers is an experienced, inclusive, and inspirational leader. He joined the Seattle Clemency Project to help people with their reentry from prison. Most recently, he founded the American Equity and Justice Program to make data more available and useful, helping decision-makers understand the fairness of policy and sentencing decisions and ultimately improve equity in the justice system.



Ashley McGirt-Adair

Ashley McGirt is the founder and CEO of the Therapy Fund foundation. She is a psychotherapist, Tedx international speaker, and author who has been featured in Forbes, MSNBC, The young turks, OWN, Bravo, & more. Ashley currently owns and operates her own private practice, focusing primarily on racial trauma, depression, and anxiety.





Becky House

Becky House is the Director of Strategic Initiatives at American Financial Solutions. In 2021, Becky was awarded the National Foundation for Credit Counseling's Agency Innovation Award for financial education programs. Becky serves as President of the Board of the Financial Empowerment Network and as co-Chair for Bank On Washington. She has over 25 years of experience in nonprofit organizations.



Clinton Taylor

Clinton Taylor is the Founder and Executive Director of Your Money Matters Mentoring, a nonprofit organization serving youth and young adults in the Greater Seattle, Tacoma area. In addition to his own lived experience with poverty and justice involvement, Clinton has a Master's Degree in Organizational Leadership and a Bachelor's Degree in Human Development and Family Studies.



Cristina Serra

Cristina Serra started at WaFd Bank in early 2012 as a Customer Service Supervisor in Crown Hill and now leads the Retail Deposit Products Team. Cristina has been in banking for over 20 years in various roles in Retail, Small Business and Treasury. Born and raised in Peru, she immigrated to the United States in 2001 with her parents and siblings. She is fluent in both English and Spanish.



Darius Toston

Darius Toston is a highly decorated and award-winning mortgage professional, strategist, consultant, sales manager, and military veteran with nearly 20 years of service-oriented experience in the mortgage industry. Mr. Toston is a vice president at JP Morgan Chase where he serves as a mortgage retail lending manager.



Derek Lane

Derek Lane serves as Outreach Ministries Director for the Washington Conference, Pastor of the Maranatha church in Seattle and President of the Lane Consulting Group. Lane Consulting has generated over \$20 million in funding and provides start-up, capacity-building, and grant-writing workshops. He has served as a pastor, community engagement specialist and fundraiser for the past 30 years.



Devin Stubblefield

Devin is the Founder of Faith Finance Center, a financial education and training organization whose mission includes providing training and technical assistance to local and national organizations focused on financial empowerment training and coaching programs. Devin is a member of the Washington Financial Empowerment Network and the Financial Trainers Task Force.



Elizabeth Escobar

Elizabeth Escobar has over 12 years of community development finance experience. Prior to joining Express Credit Union in 2011, she was a rural economic development volunteer for the US Peace Corps at a savings and lending cooperative in Paraguay. Prior to serving in her current role as Chief Business Officer, she worked as loan processor and loan officer helping build the ITIN lending program at Express.





Erin Lopez Nielsen

Erin López Nielsen is the Diversity, Equity, and Inclusion (DEI) Director for the Department of Financial Institutions (DFI). Erin brings more than 20 years of experience in the field of DEI. She started her career in community lending and education. Erin holds a Bachelors of Arts in Business Administration from the University of Washington.



Erwin Reeves

Erwin Reeves is a Community Affairs Specialist with the Federal Deposit Insurance Corporation San Francisco Regional Office. In this role he helps community stakeholders create relationships that bolster the economic inclusion of low-income communities. Mr. Reeves has over 30 years of experience as a community banker, nonprofit board member and a community stakeholder



Jenefeness Franke

Jenefeness Franke, MBA, is an Award-Winning Coach, Visionary, Educator, Author and Speaker. Jenefeness was recently recognized by Washington State University as the MLK Jr Distinguished Service Award recipient for displaying altruism and being dedicated to community. She has been working with female householders to finesse their finances for over 17 years.



Jennifer Quiroz

Jennifer Quiroz is the Executive Director of the Financial Empowerment Network (FEN). Jennifer has over 20 years' experience in nonprofit programming, focused on gender-based violence, immigrant communities and financial empowerment. Jennifer received her BA in Human Services from Western Washington University her Master of Nonprofit Leadership from Seattle University.



Jenny Glass

Jenny Glass is with the SF Fed and the Community Development Department as Senior Outreach Manager. Jenny works to advance solutions that address the needs of low-income communities and communities of color. Jenny also has extensive experience in the non-profit sector as she was the founding Executive Director of The Rosewood Initiative in Portland, Oregon.



Joe Sky-Tucker

Joe Sky-Tucker has over twenty-five years' experience working in the nonprofit world in a variety of positions and organizations. Currently he works as the President and CEO of Business Impact NW, an asset building/community lender that specializes in supporting small and micro-businesses. Joe has a Master's in Social Work from the University of Washington.



John McKenney

John McKenney serves as the Financial Education Coordinator for the Washington Office of the State Treasurer. John is also the Communications Chair of the Financial Education Public-Private Partnership (FEPPP) and the Vice President of the Jump\$tart Coalition of Washington, a nonprofit coalition created to promote financial education in Washington State.





Linda Womack

Linda joined the newly formed Small Business Finance and Community Support department at Commerce in June of 2022. The department will run the SSBCI (State Small Business Credit Initiative) program and other grant programs to support the small business community. Prior to Commerce, she served as the Director of the (MBDA) Minority Business Development Agency – Washington Business Center.



Mandy Lee

With a diverse educational background spanning art, social sciences, and organizational leadership, Mandy Lee is a seasoned professional in the field of Diversity, Equity, Inclusion, and Accessibility (DEIA). She is driven by a passion for creating inclusive communities. Her approach to DEIA work leads with racial equity and justice, striving to dismantle barriers that hinder belonging.



Maria Sennett

Maria Sennett (she/her) is an economic justice advocate with over a decade of experience at the regional and national levels. She recently joined Beneficial State Foundation (BSF) as Senior Manager of the Equitable Bank Standards. Prior to BSF, Maria managed strategic cross-sector partnerships and supported the design, development, and delivery of programs, training, and consulting services at Credit Builders Alliance.



Marty Kooistra

Marty Kooistra is a champion of coalition-based work at the intersection of community development, equity, and affordable housing serving as Network Weaver for Civic Commons. An avid practitioner of network leadership, Marty was honored to serve as executive director and board president of the Housing Development Consortium of Seattle-King County. He held several leadership roles with Habitat for Humanity locally, nationally, and globally.



Mary Vargas

Mary Vargas started with Tacoma Community House in 2017 as an ELA student. She completed a 2-year degree in administration at Pierce College and began working at TCH as a receptionist. Six months later she began as a financial coach and has been in that role for 12 months. In addition, she has volunteered in both ESL and adult basic education programs, as an interpreter with One America's Washington New Americans program, and social media development with the Latino Chamber of Commerce.



Masukur Rahman

Masukur Rahman has over seven years of experience in banking and he currently serves as Vice President, Branch Manager at 1st Security Bank's Overlake branch. Simultaneously, Masukur successfully manages a small business. He fluently speaks three languages: Bangla, Hindi, and Japanese. His ability to connect with people from a variety of cultural and socioeconomic backgrounds underscores his role as a leader, communicator, and connector.



Matt Hrdlicka

Matt Hrdlicka is a Vice President and Relationship Manager on Umpqua Bank's Seattle Middle Market Commercial Banking Team. Joining the team over seven years ago, he has significant experience underwriting and structuring credit facilities and now manages the entire banking relationship for his clients, which covers a wide variety of industries.





Miladys Garcia

Miladys Garcia was born and raised in the Dominican Republic, lived in New York City for 28 years, and moved to Olympia, Washington last year. She attended New York University and double majored in Early Childhood Special Education, Early Childhood Education and Spanish Literature with a focus in Latin American Studies. Prior to working with FEPPP, Miladys worked for non-profit public service organizations as an interpreter and translator.



Minda Michelle Mattox

Minda Michelle Mattox is a lifelong Educator; she's taught and facilitated workshops for all ages, for 30+ years. Minda Michelle presents on topics closest to her heart: Financial Wellness, and Equity & Social Justice. She has done this work as a teacher, counselor, and program director, and as consultant for nonprofits, government entities and faith-based organizations.



Monika Mathews

Ms. Monika C. Mathews is skilled in mentoring, community engagement, fund development and inspirational leadership and is an expert in youth development. Ms. Mathews has over two decades of managerial and direct service experience. In 2003, Ms. Mathews formed The Life Enrichment Group, a non-profit organization that focuses on providing academic, social, and emotional support/programs for youth and young adults.



Moussa Samb

Moussa holds a Homeownership Counseling Certification for Program Managers and Executive Directors. As Director of the Homeownership center, Moussa oversees seven full-time staff. He brings an extensive financial background with 20+ years of experience. Moussa is a community outreach leader who strives to assist underserved low- and moderate-income populations in diverse cultural settings.



Risho Sapano

Risho Sapano is a visionary, strategic and values-driven leader with both the lived experience and nonprofit community development experience that drives social change and transforms communities. Risho has dedicated her life to achieving racial equity by leading and managing nonprofit organization. She is especially passionate about uplifting and supporting refugees and immigrants and communities of color.



Ryan Davis

Ryan Davis is the Director of Training with the Financial Empowerment Network. Ryan was previously the Executive Director of the Washington Asset Building Coalition and is excited to join FEN after our organizations merged earlier this year. Ryan comes to this work from 5 years of coordinating the Skagit Asset Building Coalition and the Financial Empowerment program at Community Action of Skagit County.



Sam Johnson

Sam is a Financial Examiner Supervisor for the Washington State Department of Financial Institutions and has over 10 years of experience working with banks and credit unions. He holds a BA in Business Administration from UW and an MBA from WSU. Sam is active in his local community by serving as the Executive Treasurer for the Central Washington Hispanic Chamber of Commerce and current President for the Yakima Schools Foundation.



Speakers & Moderators

Shiloh Penland

Shiloh joined the Department of Commerce in 2023 after having worked for the Employment Security Department for two years. At ESD, she managed WorkSource Skagit as well as Economic Mobility Programs and contracts. She has also been a small business owner for 6 years. Shiloh earned a Bachelor's degree in Psychology and English from Washington State University and a Master's degree in Communication and Leadership from Gonzaga University.



Thushari Gooneratne

With over 20 years of industry experience, Thushari currently serves the city of Tacoma as the Community Manager for JPMorgan Chase. Her mission is to empower underserved and marginalized communities in Tacoma by helping them build generational wealth and close the racial wealth gap. Alongside a team of experts, she leads racial equity initiatives that create positive social impact and foster economic development in the community.



Tierra Bonds

Tierra Bonds started Take Charge Consulting, LLC in 2017 after noticing the need for credit education and seeing that most credit repair companies appeared to be a scam. Her trust from the community allowed her to serve hundreds of people all throughout the country by providing credit repair, credit consulting and credit education to allow them to reach their credit goals.



Ziquora Banks

Ziquora oversees the Community Impact Team at Verity, providing community fund grants, community impact projects, financial well-being, and related initiatives to accomplish Verity's Community Impact agenda. Before Verity, Ziquora served as the Assistant Vice President of DEI & Strategic Partnerships at Seattle Credit Union. Ziquora was a finalist for CUES Exceptional Leader in 2023. She graduated from Colorado Technical University with a bachelor's and master's degree in Business Administration.



Scan for full program, including more detailed speaker biographies



Thank you to our Planning Team & Volunteers

Abby McCutcheon, Workforce Snohomish

Adam Stein, Umpqua Bank

Alex Yang, Bank of America

Barbara Maxwell, Blue Mountain Action Council

Becky House, American Financial Solutions

Cristina Serra, WaFd Bank

Derek Lane, Lane Consulting Group

Erin Lopez Nielsen, Dept. of Financial Institutions

Erwin Reeves, FDIC

Guillermo Sandoval, Umpqua Bank

Jared Schapiro, Workforce Snohomish

Jenefeness Franke, Fiscal Finesse

Jennifer Quiroz, Financial Empowerment Network

John McKenney, Office of the Treasurer

Josh Hoines, Umpqua Bank

Linda Taylor, Urban League of Metropolitan Seattle

Lynn Willis, United Way Pierce County

Mandy Lee, Tacoma/Pierce Co. Health Dept.

Miladys Garcia, Financial Ed. Public Private Partnership

Mymy Bhatia

Paulette Payne, Solid Ground

Ryan Davis, Financial Empowerment Network

Thushari Gooneratne, JPM Chase

Tierra Bonds, Take Charge Consulting

Tracy Godat, Financial Ed. Public Private Partnership

Ziquora Banks, Verity Credit Union

Thank you to our local vendors!



Gaya's Homemade is a small catering business located in Lynnwood. We serve African-infused cuisine.

(301) 531-0294 |
gayashomemade21@gmail.com



206.397.3835

KINDRED KITCHEN

kindredkitchen.com

At Kindred Kitchen our mission begins with our hands-on job training program for individuals experiencing barriers to employment. We support our community by proudly sourcing fresh, local ingredients from nearby farms and businesses. When you dine or cater with us you support our mission and make our community and environment a greater place to be!



Sponsors

Commitment to Belonging Sponsor



UMPQUA BANK

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WSECU





Notes



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Thurston

Walla Walla

Mason

Seattle-King

Whatcom

Cowlitz

Snohomish

Skagit

Yakima

Kitsap