



# MISSION TO ACTION

Reconnect } Reignite } Resilience



# 2022

Bank On Washington Forum  
**OCTOBER 24-25**

[www.bankonwashington.org](http://www.bankonwashington.org)



# Table of Contents

Thank you for attending the annual **Bank On Washington** Forum! We welcome you to use your program to keep track of which sessions you're attending and take notes using the provided pages. If you have questions, look for those wearing "Ask Me" buttons!

2	<i>Welcome Letter from the Office of the Treasurer</i>
3	<i>Map of Yakima Convention &amp; Event Center</i>
4	<i>Restaurants and Nearby Businesses</i>
5 - 6	<i>Forum Schedule</i>
7 - 9	<i>Detailed Agenda and Session Information</i>
10 - 17	<i>Speakers, Moderators, &amp; Panelists</i>
18 - 20	<i>Funders, Sponsors, &amp; Supporters</i>
21	<i>Planning Committee &amp; Advisors</i>
22 - 24	<i>Data &amp; Resources</i>
25	<i>Blank Note-Taking Pages</i>



OFFICE OF THE TREASURER  
STATE OF WASHINGTON



Mike Pellicciotti

Welcome to the 2022 Bank on Washington Forum!

It will come as no surprise to those of you attending this year's forum that the last few years have brought into the spotlight new and emerging challenges for those with limited or no access to financial empowerment in our state. Fortunately, we have the experienced and creative minds that Bank on Washington brings together to help break down barriers and develop new pathways to financial security for our fellow Washingtonians.

At this year's Bank On Forum, I encourage every person attending to consider what role they may play in growing economic diversity and inclusion in the banking space, creating better access to financial technology in our communities, and bridging the gaps that lead to economic inequities. This requires both short-term innovative thinking and taking a long-term view that puts time on our side to solve issues of financial instability over generations.

I will continue to advocate for laws and policies that empower our working-class communities and reduce the financial burden on those most in need. I am proud to support Bank On's mission to advance financial education for all while providing fair access to services. Together we can reach those who remain unbanked.

Thank you for your work and the inclusive ideas you bring to our state. Your commitment to collaboration, reflection, idea sharing, and mutual encouragement will undoubtedly move us forward as leaders in our goal of reducing economic disparities.

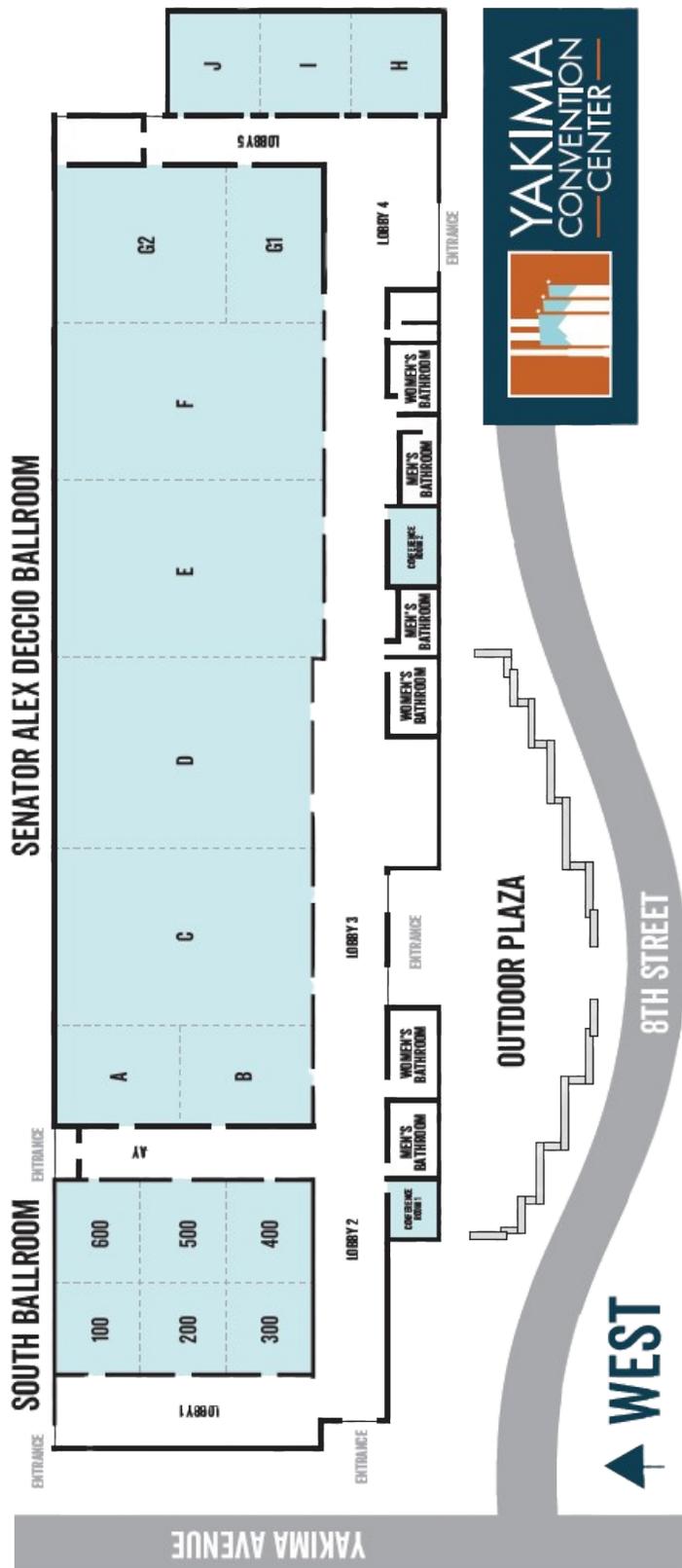
Warm regards,

A handwritten signature in blue ink that reads "Mike Pellicciotti".

Mike Pellicciotti  
State Treasurer



# Map of Yakima Convention & Event Center





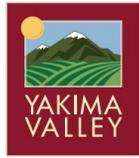
**WiFi:**

Yakimacenter  
Yakimacenter1

Password: meetings  
(all lower case)



# Map of Downtown Yakima



LODGING



DINING



CRAFT BEVERAGE



ATTRACTIONS



SHOPPING



SERVICES



VISITOR INFORMATION CENTER



## DINING

01. Bob's Burgers & Brew
02. Dairy Queen
03. Olive Garden
04. Second Street Grill
05. Yakima Sports Center
06. Cowiche Canyon Kitchen & Icehouse Bar
07. Golden Wheel Restaurant
08. North Town Coffeehouse
09. Mel's Diner
10. Mickey's Pub
11. Gasperetti's Restaurant
12. Red Lobster
13. Carousel Restaurant & Bistro
14. Taco Bell
15. Essencia Artisan Bakery
16. Russillo's
17. Yakima Steak Company
18. Main Stop on the Ave
19. Crafted

## CRAFT BEVERAGE

01. Antolin Cellars Tasting Room
02. Gilbert Cellars
03. Kana Winery
04. Tieton Cider Works
05. The Beer Shoppe
06. Hop Nation Brewing Company
07. Jose Miguel Puro Distillery
08. Berchman's Brewing Company

## SERVICES

01. New Vision Economic Dev.
02. Chamber of Commerce
03. Yakima Convention Center - Centerplate Catering
04. Yakima Valley Tourism
05. Sports Commission
06. Les Schwab Tire Center
07. Yakima Library
08. City of Yakima

## LODGING

01. Fairfield Inn & Suites
02. Ledgestone Hotel
03. Guesthouse International Inn
04. Holiday Inn Express
05. Howard Johnson Hotel
06. Holiday Inn Downtown Yakima
07. Red Lion Yakima Center
08. Hilton Garden Inn
09. Oxford Inn
10. Oxford Suites
11. The Hotel Maison
12. Best Western Plus
13. Sun Country Inn



VISITOR INFORMATION CENTER

## ATTRACTIONS

01. Yakima Greenway
02. The Seasons Performance Hall
03. Ummelina Spa Retreat
04. 4th Street Theatre
05. The Capitol Theatre
06. Yakima Farmers' Market
07. Millenium Plaza
08. Orion Theatre & Mickey's Pub
09. Yakima Valley Trolleys

## SHOPPING

01. The Little Soapmaker

The businesses featured on this map are members of Yakima Valley Tourism. To become a member contact Stephanie Gangle, Office Manager & Membership Services.  
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# Schedule: Monday, October 24th

- **9:30AM - 10:30AM:** Check In and Networking **Lobby 4**
- **10:30AM:** Welcome **Room G**
- **10:45AM - 12:30PM:**
  - A** Opening Plenary: Who are the un- and under-banked in WA State and what are their financial services needs? **Room G**
- **12:30PM:** Lunch **Room G**
- 1:15PM - 2:30PM**
  - **B** Increasing Customer Success Through Participant-Centered Financial Coaching **Room H**
  - **C** Building Strong Partnerships with Financial Institutions: What Community-Based Organizations Need to Know **Room J**
- **2:30PM:** Break **Lobby 4**
- 2:45PM - 4:00PM**
  - **D** Financial Inclusion for Youth **Room J**
  - **E** Latinx Communities **Room H**
- **4:00PM:** Break **Lobby 4**
- **4:15PM - 5:30PM**
  - G** Recapping Day One: Ensuring Our Solutions are Community Led **Room G**

# Schedule: Tuesday, October 25th

**8:15AM** Welcome to Day Two **Room G**

**8:30AM - 9:15AM**

**H** Local Bank On Highlights **Room G**

**9:15AM - 10:00AM**

**I** Credit As A Racist Time Machine **Room G**

**10:00AM:** Break **Lobby 4**

**10:15AM - 11:30AM**

**J** Breaking Down Banking Barriers **Room H**

**K** Access to Safe & Affordable Credit **Room J**

**11:30AM:** Break **Lobby 4**

**11:45AM - 1:00PM**

**L** Integration and Solutions Planning **Room G**

**1:00PM:** Lunch **Room G**

# Detailed Agenda & Session Information

## Day One - Strengths of Our Communities



### Welcome

10:30AM

Room G

#### Host:

**Jennifer Quiroz**

### Session A

Opening Plenary: Human-Centered Design at the Individual, Community and Systems Levels

10:45AM - 12:30PM

Room G

#### Moderator:

**Mandy Lee**

#### Panelists:

**Laura D'Alessandro, Devin Stubblefield, Clinton Taylor**

Who are the un- and under-banked in Washington state, what are their financial services needs, and how do we create solutions together? Our plenary session will set the stage for our next two days together, and our presenters will invite us to consider how this conversation fits into our work, at individual, community, and structural levels.

### Session B

Increasing Customer Success Through Participant-Centered Financial Coaching

1:15PM - 2:30PM

Room H

#### Speaker/Moderator:

**Devin Stubblefield**

#### Panelists:

**Salvador Alanis Valadez, Laura D'Alessandro, Thushari Gooneratne**

Financial coaching has become one of the most popular modalities to support financial wellbeing. What exactly is it? How is it different than financial counseling or education? Is it any more beneficial to marginalized clients and customers? And how do financial institutions begin to think about incorporating financial coaching into their suite of products and services? Join us to hear from folks in the financial services industry about what works well and gain some new ideas for your financial institution or organization!

### Session C

Building Strong Partnerships with Financial Institutions: What Community-Based Organizations Need to Know

1:15PM - 2:30PM

Room J

#### Speaker/Moderator:

**Erwin Reeves**

#### Panelists:

**Ryan Davis, Josh Hoines, Adam Stein**

Cross-sector partnerships between financial institutions and CBOs are critical for us all to achieve our goals around accessing financial services and improving financial well-being. How do we approach these partnerships? What do CBOs need to know about banking regulations in order to approach financial institutions thoughtfully and create successful, sustainable partnerships? We'll hear from a panel that will highlight a successful partnership between Columbia Bank and Community Action of Skagit County.

**Session D**  
Financial Inclusion  
for Youth  
**2:45PM - 4:00PM**  
Room J

**Moderator:**  
**Barbara Maxwell**

**Panelists:**  
**Stephen Kurtz, Sierra Rogers**

Do all youth in your community have access to financial inclusion? Youth with families that will co-sign on accounts likely have access and inclusion. But what about homeless youth, youth in foster care or youth that simply need/want financial autonomy? This session will focus on organizations that have addressed these issues and have created (or are promoting) viable options. Join us to learn more about youth inclusive financial strategies.

**Session E**  
Financial Inclusion and  
Wellbeing for Latinx  
Communities  
**2:45PM - 4:00PM**  
Room H

**Moderator:**  
**Jennifer Quiroz**

**Panelists:**  
**Fernando Arra, Samuel Johnson,  
Janet Torres Garcia**

The population of Latinx individuals in Washington State is growing, yet many continue to face complex barriers to financial inclusion and financial wellbeing. Join us to discuss those barriers, as well as learn more about the strengths of communities and innovative solutions that are already happening across the state.

**Session G**  
Recapping Day One:  
Ensuring Our Solutions  
are Community Led  
**4:15PM - 5:30PM**  
Room G

Thank you to **Columbia Bank** for sponsoring this session!

**Speaker:**  
**Andrea Alexander**

**Facilitators:**  
**Jesse Johnson, Erin López Nielsen**

As we wrap up day one, we return to our core questions: Who are the un and underbanked in Washington? What are their financial services needs? How do we craft solutions that are community led and co-created? We'll participate in an activity that will stimulate our thinking about community-led work and we'll hear a frank conversation about both the challenges and rewards. We'll reflect on today's learnings and think about how we can co-create solutions specific to the strength of the people and places we live.

## Day Two - Structural/Systems Changes

**Session H**  
Local Bank On  
Highlights  
**8:30AM - 9:15AM**  
Room G

Thank you to **Bank of America** for sponsoring this session!

**Moderator:**  
**Ryan Davis**

**Panelists:**  
**Michael Dotson, Dave Gilbreath,  
Barbara Maxwell, Paula Slaye**

We'll hear updates from folks engaged in Bank On work from across the state, including from community-based organizations, asset-building coalitions, and a financial institution.

**Session I**  
Credit as a Racist Time  
Machine  
**9:15AM - 10:00AM**  
Room G

**Speaker:**  
**Sarah Quinn**

Credit continually brings racial inequalities from the past into the present, and inequalities from the present into the future. This happens because credit markets encode race, put a price on it, encase it in law, and extend it over time. This talk will use the metaphor of credit as a time machine to discuss how this process works.

**Session J**  
Breaking Down  
Banking Barriers  
**10:15AM - 11:30AM**  
Room H

**Moderator:**  
**Becky House**

**Panelists:**  
**Paul Baudin, Tim Jumper, Denise Powell**

As we work to increase banking access for the un- and under-banked, how do we identify and dismantle the barriers that individuals and communities experience? Join us to hear from financial institutions and community-based organizations about how they identified community needs and developed responsive financial products, services and programs that meet those needs.

**Session K**  
Access to Safe &  
Affordable Credit  
**10:15AM - 11:30AM**  
Room J

**Moderator:**  
**Ryan Davis**

**Panelists:**  
**Dion Cook, Jenefensesse Franke, Lisa Priest-Hill, Maria Sennet**

The FICO credit scoring model has existed for more than 30 years; lending has been around for millennia. Many people are excluded and do not have access to affordable safe lending; how do we imagine a future where everyone does? What are some exciting products and practices that are happening now? This discussion will take us from in the weeds to up in the clouds as we hear how organizations have developed these accessible products and services, and how you can, too!

**Session L**  
Integration and  
Solutions Planning  
**11:45AM - 1:00PM**  
Room G

**Speaker:**  
**Clinton Taylor**

**Facilitators:**  
**Mandy Lee, Erin López Nielsen**

Our final session will offer an opportunity to integrate everything we have heard and learned across both days and consider how we will move into action. What opportunities exist for each of us and our organizations? What are our next steps? And who do we need to connect and partner with as we move forward?

# Speakers, Moderators, & Panelists

## Salvador Alanis Valadez

Operations Support Specialist, Express Credit Union

Salvador Alanis works at Express Credit Union, a small Community Development Financial Institution (CDFI) and Low-income Designated Credit Union. He was hired as a Community Teller in 2016, and since then, has worked closely with Express's members as he is the primary point of contact through telephone support. He wholeheartedly believes in Express's mission of Economic Justice for All. He helps to deliver on that goal by providing quality customer service that can best be summed up as genuine, equitable and educational. This year, Salvador's role changed, and he now supports the mission as an Operations Support Specialist. Salvador also enjoys spending his free time with friends and family, reading up on the auto industry and going out to eat.

## Andrea Alexander

Executive Director, T3 Tribal Technology Training



Andrea Alexander is a Makah Tribal member working to provide Digital Equity & Financial Empowerment to Washington State Tribes & Indigenous led community based organizations. Andrea leads the T3 Team to build financial & digital skills to strengthen economic parity for Native families.



## Fernando Arra

Mortgage Loan Officer, Seattle Credit Union

Fernando Arra has worked at Seattle Credit Union since 2018 and in the real estate industry since 2010, mostly working with the Hispanic community in Washington.

## Paul Baudin

President and CEO, Express Credit Union



Following a lengthy career in international banking, Paul joined the Credit Union Movement in 2010. An initial stint as volunteer board director at Express Credit Union opened his eyes and ignited a passion for supporting financially exploited people on the margins of our economy and society. Starting in 2017 Paul has held a leadership role as an Express employee which allows him to contribute directly to the growth of the mission of providing access to fair and affordable financial services to unbanked and underbanked members of our communities. He now has the chance to put his background in strategic planning, organizational development and finance to work driving performance across enterprises, and providing every Express employee a pathway to professional and personal development.



## Dion Cook

CEO, Denkyem Co-op

Dion Cook is founder and CEO of Denkyem Co-op, a Social Purpose Corporation that offers access to affordable loans for Black-owned businesses in the Puget Sound region. Denkyem works to support businesses that are invested in their communities by building trust, providing personalized business support, and growing a dynamic network of businesses & professionals. Since its founding in 2018, Denkyem has provided over 20 loans. Together, these businesses have experienced stabilization, growth, and an increased impact in their communities. In the past, Dion has spent time as an Educator and Peace Corps Volunteer, in addition to other community work.

# Speakers, Moderators, & Panelists



## Laura D'Alessandro

Director, Financial Health at Local Initiatives Support Corporation

Laura D'Alessandro leads LISC's financial health and asset-building strategies. This includes promoting financial security through wealth-building, developing behaviorally informed strategies for financial coaching, and implementing financial products across the LISC network of partners. A lifelong Pacific Northwesterner, Laura attended the University of Washington prior to joining the Peace Corps. After receiving her Master's at New York University, she continued her career at Helen Keller International where she managed programs and operations both in headquarters as well as in Tanzania and Niger.

## Ryan Davis

Interim Executive Director, Washington Asset Building Coalition (WABC)



Ryan Davis is the Interim Executive Director of the Washington Asset Building Coalition and is excited to join everyone at this event! Ryan focuses on supporting local service providers and building capacity through advocacy. Before coming to this position, Ryan served as a Financial Coach and Chair of the Skagit Asset Building Coalition in Skagit County. He enjoys building productive relationships between stakeholders in the work of closing the gap between available resources and people experiencing poverty. Ryan is excited by the growing attention to financial health and economic justice as priorities in building a more equitable and prosperous community in Washington.



## Michael Dotson

Senior Community Outreach Officer, Banner Bank

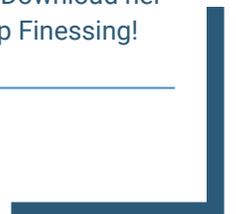
Michael Dotson has twenty-seven years of experience executing CRA and LMI initiatives throughout WA, OR, and ID. He is considered a subject matter expert advising local bank leadership on affordable housing issues, opportunities, and initiatives impacting local markets. Michael currently serves as Treasurer on the board of the Financial Empowerment Network (FEN). He is also serving on the Washington State Affordable Housing Advisory Board and was recently appointed by the Washington Department of Commerce to the Home Ownership Disparities Taskforce

## Jenefensesse Franke

MBA, Principal Financial Professional, Fiscal Finesse



Jenefensesse is an Award-Winning Coach, Visionary, Educator, Author, Entrepreneur and Speaker. She was recently recognized by Washington State University as the 2021 MLK Jr Distinguished Service Award recipient for displaying altruism and being dedicated to community. She is one of the founders and collaborators of Black-Owned Business Excellence. She has been working with the historically underserved entrepreneurs and female householders in Washington since 2018. As a Certified Business Advisor and Life Coach, Jenefensesse has assisted many women in overcoming barriers and crushing their goals. Download her free resources at [www.fiscalfinesse.net](http://www.fiscalfinesse.net) and follow her on all the social media platforms to Keep Finessing!



# Speakers, Moderators, & Panelists



## David Gilbreath

Executive Committee Member, YCABC

David Gilbreath was a co-founder of the Yakima Asset Building Coalition and chaired the coalition for four years; he continues to serve as an active member. He was the President and CEO of Consumer Credit Counseling Service of Yakima Valley from June 2007 until April 2011. David serves as Treasurer of the Board of Directors of the Washington State Microenterprise Association. He spent a full career in the United States Air Force, attaining the rank of Colonel. Before moving home to Yakima in June 2006, he served four years as the President and CEO of Central Peninsula Hospital in Kenai, Alaska. David currently manages a private consulting business focusing on board development, strategic planning and staff development training.

## Thushari Gooneratne

Community Manager, JPMorgan Chase - Tacoma



Thushari began her banking career over twenty years ago and is passionate about helping underserved and underrepresented communities. As a Community Manager, she builds and nurtures relationships with key community partners, nonprofits, and small businesses at the neighborhood level. Her goal is to improve financial health among local residents and the community as a whole. She is a co-chair of Bank On Washington and a member of the Pierce County Asset Building Coalition. Thushari holds a Bachelor of Science in Business Administration from Oklahoma State University and a Master of Business Administration from University of Arizona with a focus on Organizational Leadership. When she isn't working or volunteering, you will find Thushari hiking in the mountains with her son or lost in a great book.



## Josh Hoines

Branch Manager, Columbia Bank

Josh Hoines is the manager of the Burlington branch at Columbia Bank serving Skagit County. Josh brings over 15 years of experience in his roles serving consumers and small business clients in Skagit County. Clients see Josh as a trusted banking professional whose knowledge and advice has proven invaluable to business owners looking to grow their business and individuals looking to improve their financial situation. Josh has a real passion for serving the community that he was born and raised in. Josh volunteers with multiple organizations in Skagit County, including the Financial People Project, providing financial literacy in Skagit county, Community Action of Skagit County, and the Boys and Girls Club of Skagit County.

## Becky House

Director of Strategic Initiatives, American Financial Solutions



In her role as Director of Strategic Initiatives, Becky House oversees AFS's strategic partnering, housing counseling programs, financial education initiatives and grant processes. In 2021, Becky was awarded the National Foundation for Credit Counseling's (NFCC) Agency Innovation Award for financial education programs. In 2019, she was awarded the Educator of the Year award, by the NFCC. Becky serves on the Board of the Financial Empowerment Network and as co-Chair for Bank On Washington. She has over 25 years of experience in program development in nonprofit organizations. Becky is certified as a financial educator through the National Foundation for Credit Counseling. She is often quoted as an expert advisor for media outlets such as U.S. News and World Report, ABC, NBC, CBS, and Money Magazine (Time).

# Speakers, Moderators, & Panelists



## Jesse Johnson

Director of Outreach & Community Engagement, Office of the State Treasurer

Jesse Johnson is a lifelong Federal Way resident and a graduate from the University of Washington. Johnson was the youngest City Council member in Federal Way history when he first took office at the age of 27. He then served as the Legislature's youngest member, where he worked on public safety issues and juvenile justice reform, addressing high costs for working families, and families struggling with housing insecurity. Johnson's values are rooted in equity, inclusion and social justice. He now serves as the Director of Outreach and Community Engagement for the Office of the State Treasurer working to address wealth inequity and close generational wealth gaps

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## Samuel Johnson

Financial Examiner, Washington State Department of Financial Institutions (DFI); Board Treasurer, Central Washington Hispanic Chamber of Commerce (CWHCC); Board Member, Yakima Schools Foundation (YSF)



Sam is a Financial Examiner for the Washington State DFI\* 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, both focused in Finance. Sam is active in the community, serving as the Executive Treasurer for the Central Washington Hispanic Chamber of Commerce, Board Member for the Yakima Schools Foundation, and past-President of New Leaders Yakima County. He also volunteers his time with other organizations such as ActSix, Ready to Rise, and West Valley Little League as a coach. Sam is passionate about making Yakima a better place for everyone to work and live. \*All statements and views are his own and not reflective of the department.



## Tim Jumper

Director of Financial Counselors, Sound Outreach

Tim Jumper is the newly appointed Director of Financial Counselors at Sound Outreach, where he works to help individuals and communities move from financial instability to financial wellness and prosperity. A Tacoma transplant with 10+ years of experience in developing family stability initiatives, Tim leverages his expertise as a Community Engagement Specialist and a Certified DEI Consultant to establish and manage strategic partnerships. Tim recently received a Community Leader Award for his outstanding work and commitment from the Pierce County Community Engagement Taskforce. He also serves as President of Kappa Alpha Psi, Fraternity, Inc., an organization focused on its commitment to achievement, community service and youth development.

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## Stephen Kurtz

Education Specialist, Gesa Credit Union



Stephen Kurtz has nearly 10 years of financial industry experience, specializing in youth education. Currently, Stephen's primary role is managing Gesa's national award-winning student-run High School Credit Union Program. This program, located within twelve schools across the state, empowers students to gain real-world financial industry experience by working in the credit unions located in their school. Additionally, Stephen champions student-focused accounts, enabling students to learn money management skills through checking and savings accounts specifically designed with students in mind. Stephen has a passion for increasing financial literacy awareness and empowering youth to be financially savvy as they enter adulthood.

# Speakers, Moderators, & Panelists



## Mandy Lee

Racial Equity & Justice Community Engagement Coordinator, Tacoma Pierce County Health Department

Mandy Lee has an educational background in social sciences, fine arts, and organizational leadership and nonprofit management. She has taught batik to teenagers, led a volunteer program in an animal shelter, organized community coalitions and collaborated with government and private sectors to improve the economic well-being of families in Pierce County. Now working in Public Health, she examines the impacts of intersections of behavioral, mental, physical, spiritual and financial well-being on individuals and their families. Mandy is interested in co-creating solutions for equitable outcomes with historically marginalized communities that are guided by principles of reconciliation, equity, inclusion, and belonging.

## Erin López Nielsen

DEI Director, Washington State Department of Financial Institutions



Erin López Nielsen is the Diversity, Equity, and Inclusion (DEI) Director for the Department of Financial Institutions (DFI). This role was established in the fall of 2021 to create meaningful change for justice and equity in how Black Indigenous People of Color (BIPOC) and other underserved communities are included in the financial industry. Erin brings more than 20 years of experience in the field of DEI working in non-profit, corporate compliance, and co-creating change in state government.



## Barbara Maxwell

Community Education Director, Blue Mountain Action Council

Barbara Maxwell is the Community Education Director at the Blue Mountain Action Council in Walla Walla, WA. Her primary responsibilities include serving as the adult literacy and asset building program manager. Hired in August of 2020, Barbara was charged with reconstituting the Walla Walla Asset Building Coalition which had been dormant for several years. Once revived, the Coalition embraced the concept of bank on and became Bank On Walla Walla in spring of 2021. Prior to joining BMAC, Barbara worked in higher education for 30+ years.

## Denise Powell

VP, Skills & Development Manager, 1st Security Bank of Washington



Denise Powell recently joined the 1st Security Bank team. Prior to that, she was most recently employed as a Learning & Development Manager at a local university. She has worked in community banks and has over 30 years in coaching, development and training in the financial services industry. Her passion is helping the people she coaches find their full potential in whatever role or vocation they choose. Denise lives with her spouse in Tacoma, WA and enjoys travel and concerts.

# Speakers, Moderators, & Panelists



## Lisa Priest-Hill

Risk and Compliance Officer, First Fed Bank

Lisa Priest-Hill is currently the Risk and Compliance Officer at First Fed Bank, headquartered in her hometown of Port Angeles, WA. She has worked at First Fed for 14 years and started her banking career as a Float Teller and Personal Banker. She then worked as a Customer Service Manager, and was promoted to Retail Operations Manager. She has been in her current role for nearly 5 years and enjoys the Risk and Compliance discipline in banking. One of the most important parts of her job is to identify and prevent consumer harm, while supporting the bank in its mission to provide innovative, inclusive and valuable financial products and services that fit the needs of consumers and businesses. Outside of work she enjoys running and hiking with her husband and dogs, and has a lot of fun exploring new places while traveling.

## Sarah Quinn

Associate Professor at University of Washington, Department of Sociology



Sarah Quinn is an Associate Professor of Sociology at the University of Washington, where she is also a faculty affiliate of the Harry Bridges Center for Labor Studies and Urban @ UW. Quinn uses historical research and case studies to investigate the intersection of political institutions, market practices, and systems of moralization. She is the author of *American Bonds: How Credit Markets Shaped the Nation* (Princeton, 2019), which explains how political institutions shaped the nation's lending practices. Quinn's ongoing work looks at the development of federal credit programs, the complex style of American statecraft, and the moral classification of human lives and bodies. Quinn has held fellowships at the Michigan Society of Fellows and the Institute for Advanced Study. She has a BA in Sociology from Smith College, and a MA and PhD in Sociology from the University of California, Berkeley.



## Jennifer Quiroz

Executive Director, Financial Empowerment Network

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. Prior to taking on this role in 2021, Jennifer was previously involved with FEN as a partner organization while managing the YWCA's Economic Resilience Initiative in South King County, where she worked as and supported a team of financial educators and coaches. Jennifer co-developed the Hope and Power for your Personal Finance classes for survivors of domestic violence in 2006 and facilitated classes in English and Spanish for 10 years with partners throughout King County. Prior to her work with the YWCA, Jennifer lived and worked in Panama in the areas of health promotion and education. Jennifer received her BA in Human Services from Western Washington University and will complete her Master of Nonprofit Leadership from Seattle University in December. She lives with her husband, 2 kids, and dog in Renton.

# Speakers, Moderators, & Panelists



**Erwin Reeves**

Community Affairs Specialist, Federal Deposit Insurance Corporation

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 in Northern California, Oregon, and Washington. Mr. Reeves provides technical assistance in creating and implementing strategies, fostering strong multidisciplinary collaborations, and optimizing community engagement opportunities consistent with the Community Reinvestment Act regulations and community development best practices. Mr. Reeves has over 30 years of experience working in community and economic development throughout Northern California as a community banker, nonprofit board member and a community stakeholder.

**Sierra Rogers**

Outreach & Engagement Manager, The Mockingbird Society



The Mockingbird Society currently works with youth with lived experience that are helping change the way we are looking at finances for those who need access and asking legislation to make change. Sierra Rogers is attending as a panelist with lived experience.



**Maria Sennett**

Senior Manager, Programs & Stakeholder Engagement, Credit Builders Alliance

As Senior Manager of Programs and Stakeholder Engagement, Maria Sennett supports Credit Builders Alliance's (CBA) strategic partnership efforts with key stakeholders and members, as well as supports the development, design, and delivery of CBA's programs, training, and consulting services. Prior to joining CBA in 2017, Maria managed Justine PETERSEN's national credit building partnerships and training efforts and served as a credit and small business loan counselor at the St. Louis-based nonprofit CDFI. Maria holds a Bachelor of Science in Social Work with additional majors in Spanish and International Studies from Saint Louis University. Maria recently relocated to Seattle from Pittsburgh, PA with her husband and pup and is excited to explore all that the PNW has to offer!

**Paula Slaye**

Chair, Yakima Asset Building Coalition



Paula has served on Yakima's Asset Building Coalition for eight years. As a Washington State District Coordinator for AARP Foundation's TaxAide program her team provides free tax preparation for individuals in the Counties of Yakima, Kittitas and Klickitat. Prior to her retirement, Paula worked in the credit union movement in Washington State for 39 years.

# Speakers, Moderators, & Panelists

## Adam Stein

CRA Compliance Manager, Columbia Bank

Adam Stein is currently a compliance manager and CRA officer at Columbia Bank, overseeing regulations that ensure financial institutions do their share in the communities they are part of, and managing technical compliance for the Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act (HMDA). He has been in banking for over 15 years, working previously at Umpqua Bank and the former West Coast Bank in a variety of roles, primarily compliance. Before beginning his career in banking, he served as a Peace Corps Volunteer in Mongolia from 2004 to 2006 as a community and economic development adviser, supporting Mercy Corps Gobi Initiative program. Adam is a big supporter of the Bank On Initiative and Asset Building Networks, serving in an advisory role for a number of coalitions throughout the Pacific Northwest.

## Devin Stubblefield

Director, Financial Training Programs, Faith Finance Center



Devin Stubblefield, Founder of Faith Finance Center and myMoneyAcademy.com, is a lead facilitative trainer, certified financial education instructor and financial coach. Recently, he led the initial Train-the-Trainer pilot cohort for a new BIPOC entrepreneur financial coaching training published by the Local Initiatives Support Corporation (LISC). Devin routinely leads several financial empowerment programs on behalf of the Consumer Financial Protection Bureau (CFPB), The Federal Deposit Insurance Corporation (FDIC), and provides training and technical assistance to several national faith-based organizations, including Catholic Charities USA and the American Baptist Home Mission Society. Devin is the author of Advance Your Prosperity, a financial planner and journal designed to guide individuals and families to increase financial well-being. He is a member of the National Financial Educators Council, the Washington State Financial Empowerment Network, the Washington Financial Educators Task Force, and Kappa Alpha Psi Fraternity, Inc.



## Clinton Taylor

Executive Director, Your Money Matters Mentoring

Clinton Taylor is the creator and Executive Director of Your Money Matters Mentoring. Clinton holds a Master's Degree in Organizational Leadership and a Bachelor's Degree in Human Development & Family Studies. He has worked for over 15 years in social service and education, with a focus on serving low-income and minority youth and adults. In the past, he has successfully hosted hundreds of volunteer trainings, workshops, and professional development opportunities. Clinton is a National Certified Financial Educator (CFEI) specializing in financial literacy, volunteer training, community outreach, and program development. Clinton founded Your Money Matters Financial Mentoring Program in Tacoma, Washington in 2018 and pairs individuals with trained and dedicated mentors who can help shepherd them at their own pace through the often-overwhelming maze of personal finance.

## Janet Torres Garcia

Financial Empowerment Coordinator, El Centro de la Raza



Janet Torres Garcia started with El Centro de la Raza in 2021 with the Eviction Prevention and Rental Assistance Program, then transitioned to the Financial Empowerment Department as the Financial Empowerment Coordinator. As a coordinator she organizes, promotes, and advertises the Leading Circles/Tandas program and First Time Homebuyer classes for El Centro, along with providing counseling for rental, eviction, foreclosure prevention, and financial coaching.

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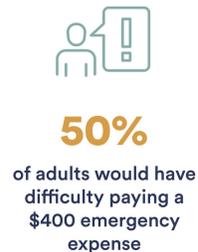
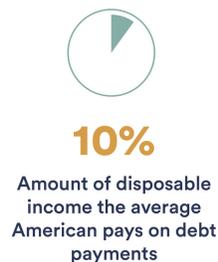
# Banking, Debt, & Credit in the U.S.

A quarter of U.S. households are unbanked or underbanked, leading financially underserved consumers to spend \$189 billion in fees and interest on financial products in recent years. Additionally, many people are struggling with debt, low credit scores, and the inability to financially navigate emergency expenses. The data also shows that these issues disproportionately impact people of color.

## BANKING



## DEBT



## CREDIT

FICO credit scores fall into four general categories:

Bad (300 -629) • Fair (630 - 689) • Good (690 -719) • Excellent (720 - 850)

The average score for individuals making

less than \$30k  
**590**

\$30 - \$50k/year  
**643**

\$50 - \$75k/year  
**737**



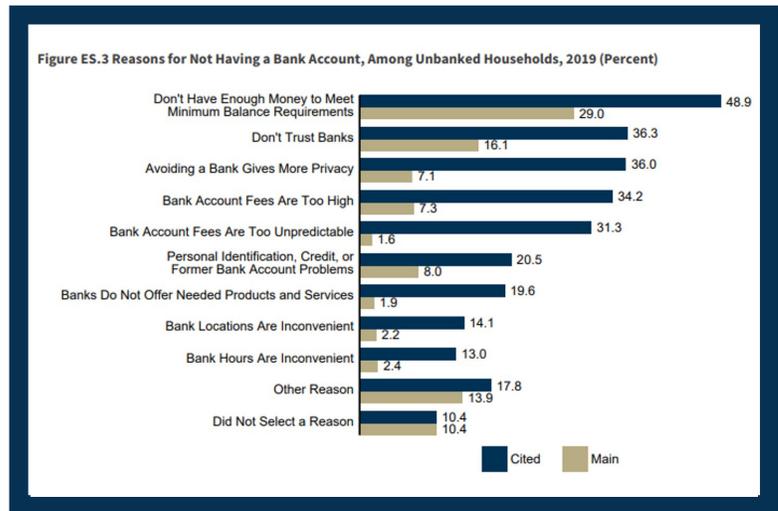
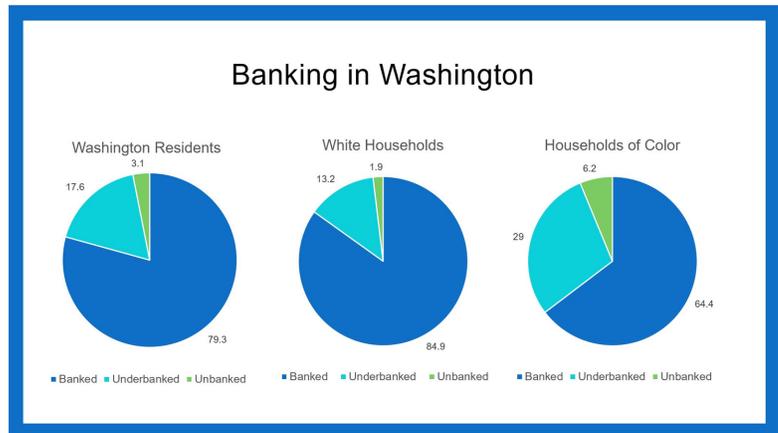
More than a third of individuals have correctable errors on their credit report which could negatively impact access to credit

Sources: Prosperity Now Scorecard, Financial Health Network - 2019, Federal Reserve Bulletin - September 2020, FRED - St Louis, Federal Reserve SHED Report 2021, American Express Credit Data, Consumer Reports Study

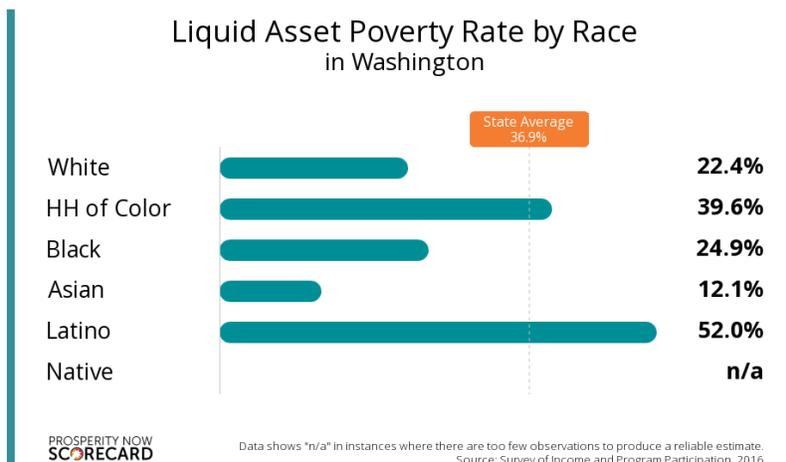


# Banking & Poverty in Washington

Here in Washington, only 3% of households are unbanked and nearly 18% more are underbanked (20.7%). But the picture is not the same for all households; over 35% of households of color are un- or underbanked in our state, compared with just 15% of white households.



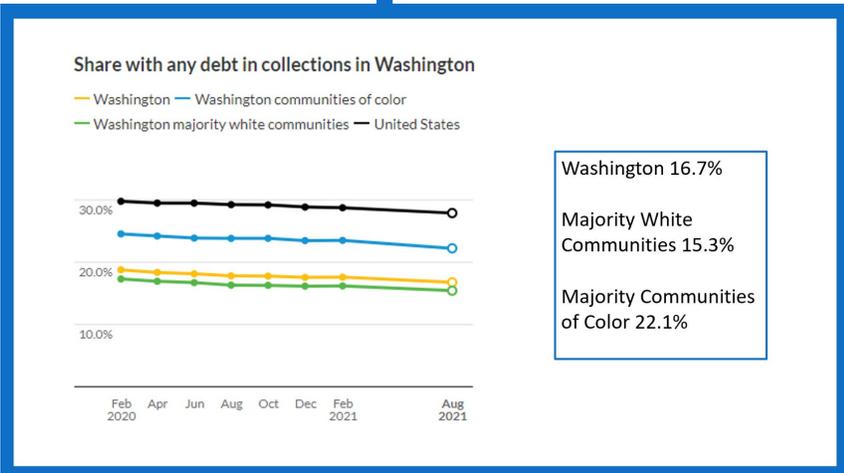
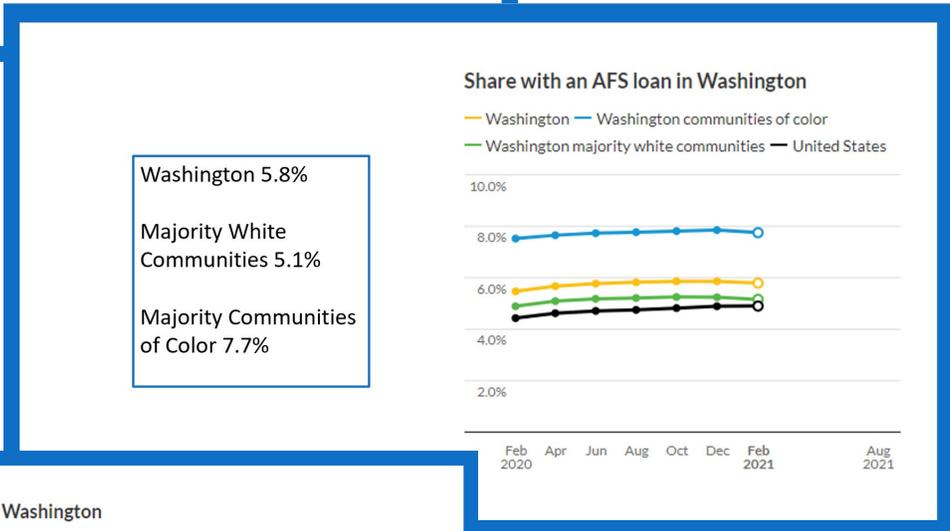
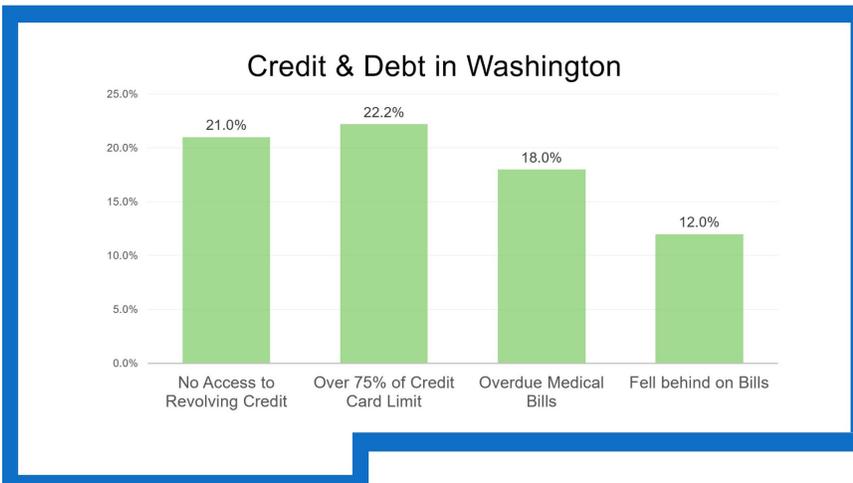
Additionally, about 37% of Washingtonians are considered liquid asset poor, meaning they do not have sufficient liquid assets to live at the poverty level for three months in the absence of income. However, this number is much higher for households of color (39.6%) and an incredible 52% for Latinx households.



Sources: Prosperity Now Scorecard, "How America Banks" FDIC Survey 2019

# Credit & Debt in Washington

Consistent with the rest of the country, levels of debt in Washington are high. But what we see is that communities of color across the state are more likely to have an alternative financial services (AFS) loan (7.7% compared to 5.1% in majority white communities) and more likely to have debt in collections (22.1% compared to 15.3% in majority white communities). These types of debt are more expensive and lower individuals' abilities to build financial stability and wealth.



Sources: Data from Prosperity Now Scorecard, Date 2018, Urban Institute 2021: Debt in America

# 2022 BankOn Washington Forum Resources

Interesting in learning more about the Bank On Movement, Bank On Washington or the Financial Empowerment Network? Find resources information and links here!



Are you interested in getting more involved with the Financial Empowerment Network or Bank On WA?

Learn more & sign up here!

