

<b>GFIN Member: West Virginia Division of Financial Institutions (WVDFI)</b>	
Location: West Virginia, United States	
<b>About Us</b>	The West Virginia Division of Financial Institutions was created by Legislative enactment in 1901 and continues to function today under the authority of the West Virginia Code Chapter 31A as amended. The Division of Financial Institutions is a state regulatory agency responsible for the oversight of the state's financial services industry in order to foster and promote a sound and dynamic climate for the citizens and businesses of West Virginia.
<b>Geographical Jurisdiction</b>	State of West Virginia, United States
<b>Industry Sectors We Regulate</b>	State chartered banks and credit unions, mortgage lenders, brokers, and loan originators, small loan finance companies, money services business, and fintech sandbox participants.
<b>Types of Innovation Services we Offer</b>	<ul style="list-style-type: none"> <li>✓ Guidance on the application of laws and rules to innovative business models</li> <li>✓ Support with authorisation to operate in our jurisdiction</li> <li>✓ Live Sandbox testing environment</li> <li>✓ Waivers or exemptions, for any entity meeting certain criteria</li> <li>✓ Engagement with firms on RegTech and SupTech solutions</li> <li>✓ Engagement with innovators and/or other third parties (e.g. academics, consultants and other organisations)</li> </ul>
<b>GFIN Cross-Border Testing Participation?</b>	Yes in the future once the West Virginia sandbox is more established.
<b>Required Criteria for GFIN Cross-Border Testing</b>	
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