

Jill Cetina

*Executive Professor and Associate Director of
Commercial Banking Program*

Mays Business School, Texas A&M University



Jill Cetina is an Executive Professor of Finance at Mays Business School at Texas A&M and Associate Director of the Commercial Banking Program. Prior to joining Mays, Jill was the associate managing director for US banks at Moody's Investors Service in NY. Jill also worked in the Treasury Department for 10 years, the OCC for four years, and the Federal Reserve for nine years, including four years as an officer at the Federal Reserve Bank of Dallas with responsibility both for supervision and monetary policy. Jill is North American director for the Certificate of Bank Treasury Risk Management, board member and chair of the audit committee of a pediatric cancer foundation, a CFA charter holder, and a proud mother of two. She is a frequent speaker at conferences and has testified before Congress.

Stephanie Weber

Industry Leader for State and Local Government

Appian



Stephanie Weber is the Industry Leader for State and Local Government at Appian, where she leverages her extensive background in both delivery and business development. Her career spans significant tenures at leading consulting organizations such as McKinsey & Company, Deloitte, NTT Data, and BearingPoint, as well as premier technology firms including Microsoft, Amazon Web Services, and Salesforce. Stephanie's career has focused on driving the adoption of innovative digital solutions and analytics to transform public sector operations, including writing the requirements for the first statewide portal, TexasOnline.

Her expertise is marked by a profound commitment to using technology to improve citizen interactions with government services, prioritizing inclusivity and accessibility. Her work encompasses leading transformational projects in cloud and application modernization, executing citizen engagement workshops, and implementing comprehensive customer experience mapping. These initiatives have significantly enhanced service delivery in sectors such as healthcare, transportation, and judiciary systems, ensuring that technological advancements translate into real-world benefits for communities.

Beyond her professional life, Stephanie engages deeply with her personal passions and community service activities. An avid outdoor enthusiast, she participates in mountain biking, stand-up paddling, hiking, and obstacle course racing. When not working or playing outdoors, she volunteers her time teaching computer literacy and supports efforts to retain at-risk students in school. Stephanie lives in Austin, Texas with her husband and french bulldog, Ace, and she has four children with whom she spends as much time as possible.

Rich Perez

Vice President of Innovation and Digital Products
Texas Bankers Association (TBA)



Rich Perez is Vice President of Innovation and Digital Products at the Texas Bankers Association, where he leads the multi-state Innovation Magnet program helping community banks modernize through technology and strategic partnerships. With more than 20 years in financial services and digital strategy, Rich is known for translating emerging technology — from AI to stablecoin — into practical opportunities for banks.

Rich is a frequent speaker, panelist, and moderator at banking and fintech conferences, covering topics like AI in banking, cybersecurity, digital assets, stablecoin/tokenization, fraud prevention, and digital customer experience. He collaborated with Texas State University to build its FinTech Foundations program, creating the course framework, exams, and guest lecturer lineup.

When not driving innovation in banking, Rich enjoys family life in New Braunfels, Texas, along with wrenching on cars, traveling, and spending time outdoors.

Hector Retta

Commissioner

Department of Savings and Mortgage Lending



Mr. Retta serves as the Commissioner of the Savings and Mortgage Lending Department. He joined the Department in February 2022. Mr. Retta served as the President, Chief Executive Officer, and Vice Chairman of Capital Bank in El Paso, Texas, from July 2010 until June 2017. Mr. Retta was Executive Vice President and Regional President of Wells Fargo in Orange County, California, from 2009 until 2010, and Senior Vice President and Regional President of Wells Fargo Border Banking Region from 2005 until 2009. Prior to his association with Wells Fargo, Mr. Retta was a Managing Director with JPMorgan and a Senior Vice President with Bank of America. Mr. Retta serves on the Board of Directors for Economy Wholesale Grocers. Mr. Retta is a native of Dallas, Texas, and earned a BBA and MS in Economics from Baylor University.

Stephany Trotti

Deputy Commissioner/Director of Thrift Regulation

Department of Savings and Mortgage Lending



Stephany Trotti is Deputy Commissioner/Director of Thrift Regulation with the Department of Savings and Mortgage Lending. She joined the Department in July 2003 and has served in many roles within the Department.

Stephany received her Bachelor of Business Administration in Accounting from Texas A&M University and her Master of Accountancy from Texas State University. She is a Certified Examinations Manager and a Certified Public Accountant

Bill Poe

Supervisory Compliance Examiner

Department of Savings and Mortgage Lending



Bill Poe is a Supervisory Compliance Examiner with the Department of Savings and Mortgage Lending. Bill leads the Department's thrift consumer compliance observation program. He joined the Department in 2005, after working in the consumer finance sector for nine years. Bill began his career with the Department as an Investigator and later worked as an Examiner of non-depository mortgage companies and mortgage bankers.

Bill is a graduate of the University of Texas at Austin. He has served as a representative on the Nationwide Mortgage Licensing System (NMLS) Policy Committee and as a member of the American Association of Residential Mortgage Regulators (AARMR) Performance Standards Committee.