DEPARTMENT OF
SAVINGS AND
MORTGAGE LENDING

19th Annual Thrift Industry Day

Tuesday, November 10, 2026

12:00 pm – 12:30 pm	Registration Meet & greet
12:30 pm – 12:40 pm	Welcome and Opening Comments Hector Retta, *Commissioner* Department of Savings and Mortgage Lending
12:40 pm – 1:10 pm	Hot Topics Stephany Trotti, *Deputy Commissioner/Director of Thrift Regulation* Department of Savings and Mortgage Lending
1:10 pm – 2:00 pm	Making AI Supervision Real: An Insider View Rayce Coyne, *Chief Executive Officer* Hedgehog
2:00 pm – 2:15 pm	Consumer Compliance Bill Poe, *Supervisory Compliance Examiner* Department of Savings and Mortgage Lending
2:15 pm – 2:35 pm	Break
2:35 pm – 2:50 pm	Rules Update Iain Berry, *General Counsel* Department of Savings and Mortgage Lending
2:50 pm – 3:50 pm	Washington Legislative Perspective Sabrina Bergen, *Senior Vice President/Chief of Staff* Conference of State Bank Supervisors
3:50 pm – 4:15 pm	Questions
4:15 pm – 4:30 pm	Adjournment