Thrift Industry Day

Speaker Biographies

Hector Retta

Mr. Retta serves as the Commissioner of the Department of Savings and Mortgage Lending. He joined SML 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. He 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 is a native of Dallas, Texas, and earned a BBA and MS in Economics from Baylor University.

Stephany Trotti

Stephany Trotti serves as Deputy Commissioner and Director of Thrift Regulation for the Department of Savings and Mortgage Lending. In this role, she provides leadership and oversight for the Department's thrift regulatory program, including the supervision and examination of state-chartered savings banks. She works closely with industry stakeholders and regulatory professionals to promote a safe, sound, and compliant thrift industry in Texas. Since joining SML in July 2003, Stephany has served in a variety of regulatory and leadership positions across the agency.

Stephany earned a Bachelor of Business Administration in Accounting from Texas A&M University and a Master of Accountancy from Texas State University. She is a Certified Public Accountant (CPA) and a Certified Examinations Manager (CEM).

Rayce Coyne

Rayce Coyne is the founder and CEO of Hedgehog, which makes banks more resilient by building secure AI and human expertise into their planning and operations.

She served as CTO of Texas Exchange Bank and previously built trading systems for a Fort Worth hedge fund. Today, she works with financial institutions navigating rapid changes in artificial intelligence and capital markets.

Rayce serves on the board of Texas A&M's Commercial Banking Program, has held leadership roles with Financial Women in Texas, and proudly supports the Texas Bankers Association. She holds an MBA from Stanford University.

Bill Poe

Bill Poe serves as a Supervisory Compliance Examiner with the Department of Savings and Mortgage Lending, where he leads SML's thrift consumer compliance observation program. In this role, he oversees compliance monitoring activities and works to promote adherence to consumer protection laws and regulations within state-chartered thrift institutions.

Bill joined the SML in 2005. During his tenure with SML, he has served in several regulatory capacities, providing him with broad experience across the financial services sector.

Bill is a graduate of the University of Texas at Austin. He has also been actively involved in national regulatory initiatives, serving 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. Through these roles, he has contributed to the development of regulatory policies, standards, and best practices that support effective supervision across the financial services industry.

Iain Berry

Iain Berry serves as General Counsel for the Department of Savings and Mortgage Lending, where he provides legal guidance and counsel on regulatory, supervisory, enforcement, and administrative matters affecting the agency and the industries it regulates. Since joining SML in 2019, Iain has played a key role in supporting SML's mission through legal and policy guidance, helping ensure compliance with applicable laws and regulations while advancing the agency's consumer protection and safety and soundness objectives.

Iain earned a Bachelor of Arts in Government from the University of Texas at Austin and a Juris Doctor from the SMU Dedman School of Law. He remains actively engaged in the state regulatory community and currently serves on the Conference of State Bank Supervisors (CSBS) State Regulatory Registry (SRR) Lawyers Committee, contributing to discussions and initiatives affecting state financial regulators nationwide.

Sabrina Bergen

Senior Vice President and Chief of Staff at the Conference of State Bank Supervisors.

Sabrina sits on CSBS's executive leadership team and works directly with President and CEO Brandon Milhorn on the organization's strategic priorities and policy advocacy, including engagement with industry, Congress, and federal regulators.

Sabrina joined CSBS in 2024 as Chief of Staff for Policy and Supervision, where she worked on digital asset and preemption issues, and previously held roles at the American Bankers Association, the National Association of State Credit Union Supervisors, and JPMorganChase.