



## 17<sup>TH</sup> ANNUAL THRIFT INDUSTRY DAY

THURSDAY, SEPTEMBER 19, 2024

12:30 pm – 1:00 pm	<u>Registration</u> Meet & Greet
1:00 pm – 1:10 pm	<u>Welcome and Opening Comments</u> Hector Retta, <i>Commissioner</i> Department of Savings and Mortgage Lending
1:10 pm – 2:10 pm	<u>Macro and Real Estate Update</u> Dr. Daniel Oney, <i>Research Director</i> Texas Real Estate Research Center at Texas A&M University
2:10 pm – 2:30 pm	Break
2:30 pm – 3:30 pm	<u>Cyber Threat Briefing</u> Kevin Chin, <i>Director of Threat Specialist Management</i> Microsoft Corporation
3:30 pm – 3:45 pm	<u>Consumer Compliance</u> Bill Poe, <i>Supervisory Compliance Examiner</i> Department of Savings and Mortgage Lending
3:45 pm – 4:00 pm	Break
4:00 pm – 4:20 pm	<u>Legal and Legislative Update</u> Iain Berry, <i>General Counsel</i> Department of Savings and Mortgage Lending
4:20 pm – 4:50 pm	<u>Hot Topics</u> Stephany Trotti, <i>Deputy Commissioner/Director of Thrift Regulation</i> Department of Savings and Mortgage Lending
4:50 pm – 5:00 pm	<u>Agency Overview and Adjournment</u>