MEMPHIS

REAL PRODUCERS.

CONNECTING. ELEVATING. INSPIRING.

COVER STORY:

Jennifer

Carstensen

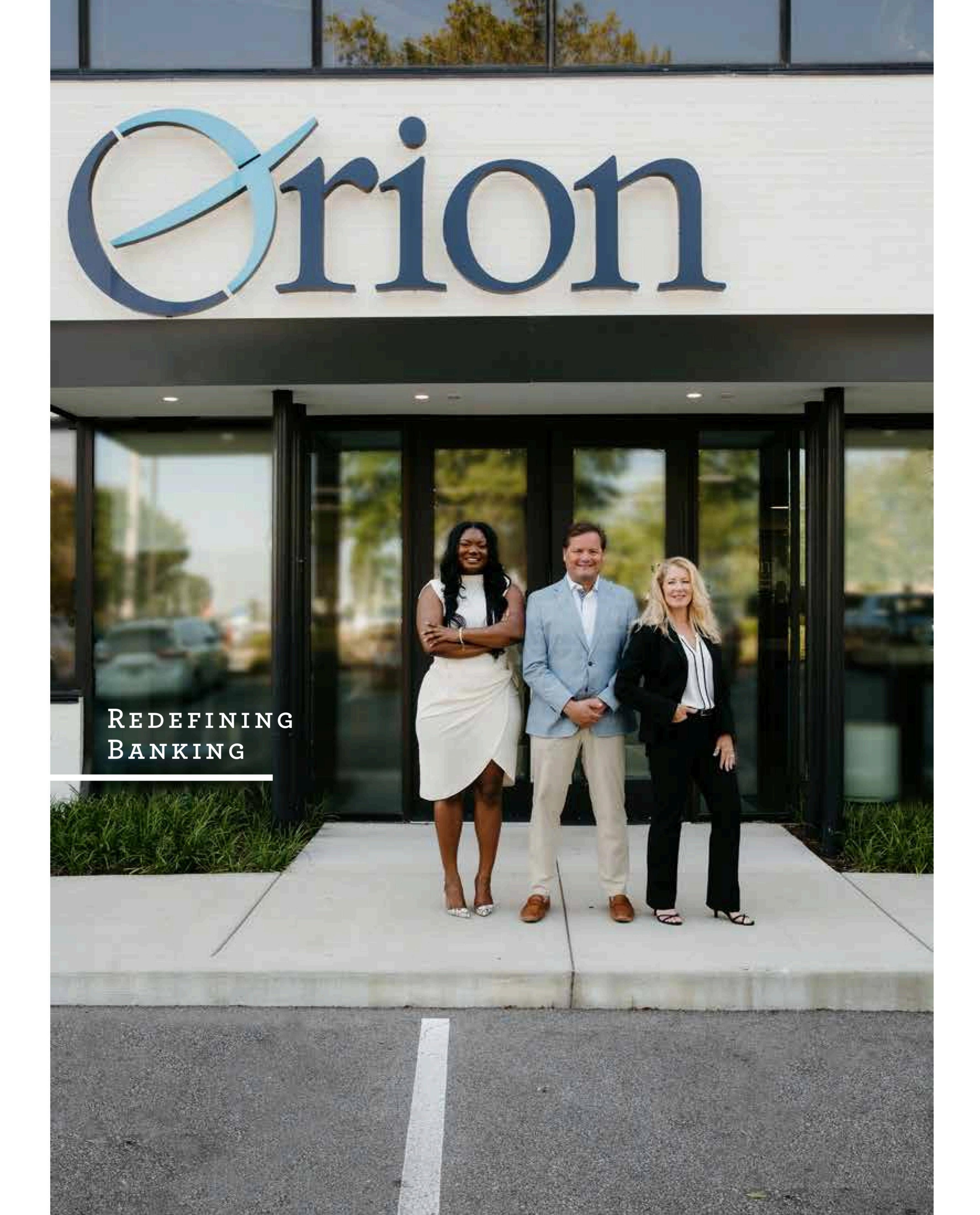
RISING STAR: David Culver

BROKER SPOTLIGHT: Tina Martin

PARTNER SPOTLIGHT:
Orion Federal Credit Union



AUGUST 2023





Orion Federal Credit Union, one of our Preferred Partners here at Real Producers, is unique in comparison to other financial institutions in that it is a not-for-profit organization. At Orion, the mortgage team does not measure their successes in terms of financial benchmarks, but instead by the ability to make homeownership a reality for Memphians at the lowest possible rate or lowest possible fees. Orion's team, led by Don Holsinger, makes the path to homeownership smooth by always closing on time and without letting any changes slip through the cracks. Innovation and transparency are at the center of Orion's business strategy. With easy-button mortgage software technology and their rates listed on their website, closings with this group come with an unrivaled customer experience.

According to Anna Bishop of Crye-Leike, Realtors: "I personally have had transactions with Orion that could have gone south, but because of their knowledge, professionalism, and creativity, they always get the job done if it can be done. They move swiftly and they know the market. They also engage with and support real estate agents with valuable information and resources that make the

whole Memphis real estate community better!
Aside from what they do in delivering a superb
product, they are also avid supporters of all things
Memphis which I find invaluable. They don't just
take, they are big givers and it's one of the reasons
I love and support Orion Federal Credit Union!"

Stephen Moten, a Memphis homeowner, says: "We love working with Orion. They made the home buying process so simple and easy. Our loan originator worked through the best option for our family. We closed on time and had a seamless experience."

Don Holsinger became Orion's Chief Mortgage Officer in 2020 and was tasked with growing their mortgage department. He has 25 years of experience, starting out as a loan officer and transitioning to management positions at other financial institutions. He chose Orion because, unlike the banks he had worked at before, the credit union's primary focus is on how they can best educate, enrich, and inspire the people that they work with during every transaction. The team now includes many other mortgage professionals with decades of experience. About his time at Orion, Don says:

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WE LOVE WORKING WITH ORION.

They made the home buying process so simple and easy.

-STEPHEN MOTEN, A MEMPHIS HOMEOWNER

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A BETTER MEMPHIS IS A BETTER ORION.

"The transparency and communication about our products is a big deal. People don't do home closings every day and it's a huge commitment. The way that you're treated at Orion by the loan team, loan officers, processors and the hands-on commitment and time we spend with our community members really sets us apart."

"Orion is meeting the needs of the community with our mortgage products and services. I've worked with real estate professionals for 25 years, and I'm passionate about teaching borrowers the homeownership process. It's an important part of our job to walk them through the mortgage process so they feel confident."

To accommodate their diverse clientele, this mortgage team offers diverse products and services. They have been able to serve a wide range of clients because, when a scenario is unfavorable, they look outside the box. As an example, Don met a client at a soccer coaching clinic back in 2007. This man was from Gambia, Africa and was not an American citizen. He told Don that, while he wanted a mortgage to support his wife and child, he didn't think it would ever be possible.

However, Don found a way to put the family in the home that they live in to this day.

And, this team's commitment

to the city of Memphis goes far beyond mortgages. Orion has a 60-year history of community service, which began with a group of educators in Memphis saving money in a piano bench. To motivate involvement, employees are paid for doing volunteer work for causes they are passionate about. Most recently, they hosted a 5K to support MIFA Meals on Wheels. Orion also partners with the Grizzlies through the Team Captain opportunity. This program invites REALTORS® to meet NBA players and officials and be involved at the coin toss before games. As their mantra says, "A better Memphis is a better Orion."

The emphasis on community engagement, effective communication, and client education at Orion Federal Credit Union makes it a force to be reckoned with. Their attitude accounts for their wildly successful business, development of our community, and a Preferred Partner to be proud of. Whether it be at a volunteering event or in a closing, this team is definitely one you want to work with!

