

# ALLEN HILL

Written by Haley Freeman



“Once I started to learn more about the organization and its products, I realized that the selection and pricing are as good as, if not better than, all of the major banks,” Allen comments. “And because we are smaller and more regional, we are able to do some things that other lending institutions can’t. We’re big enough to matter, but small enough to be nimble. We don’t have shareholders to answer to -- we have members, and we do everything with them in mind. I love that this mentality and culture exist across the entire organization, from the top on down.”

Allen took over management of the San Fernando Valley territory which includes Ventura and Santa Barbara counties in April, 2017, and he says it’s been a great ride so far. “I saw an opportunity to build a team, and we’re growing slow but sure. I want to build the right team with the right people – along with industry experience, I need for them to have strong sales and communication skills. Most importantly, I’m looking for integrity, a willingness to serve and a strong desire for success. Communication is important, since our business is basically just getting out and talking to people.” After he assembles his core team, Allen hopes to build smaller

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Allen Hill has acquired a 360-degree view of mortgage lending from his experience in sales and management across both retail and wholesale lending. When he joined Kinecta Federal Credit Union, he realized that, like many industry professionals, he had previously underestimated the power of this nonprofit, member-centric organization, and that nothing in the industry compares with the benefits of membership.



More than a manager, Allen is a leader, committed to the success of everyone around him, from members, to Loan Consultants, to real estate partners. “Before you’re a member, you’re a person. Before you’re a Loan Consultant, you’re a person. I’m a person, and I treat everyone else that way. I feel like people respond to that. I try to provide the support that Loan Consultants need from a manager. I like to work with development in any area where they feel deficient or areas where I see they need help. Even though we all have separate pipelines, we’re all working toward the same team-centric goals. Ultimately, those goals are all about creating the best experience for our members in the long term.”

Kinecta’s high service standards inspire loyalty from its members, contributing to lasting relationships with real estate partners, as well. “When we do the right thing, it means our Realtors® are going to get more opportunities from that buyer down the road. Our members here are super loyal, and we remain connected with them. When they want something in the financial realm, they generally come to us first. We often have the opportunity to introduce clients to a real estate professional or refer them back to their original Realtor®.”

All loan pre-approvals are fully underwritten before members are sent out to look for a home. “They know they’re solid as long as they stay within the guidelines of the pre-approval,” Allen says.

While agents can take their clients home shopping with confidence, Allen also promises that loans will “close on time, close on time, close on time! You

would not believe how serious we are about that. It takes camaraderie and teamwork, and if needed, someone will stay late or work on a weekend to get a loan done on time. We prioritize purchase lending, and we understand everybody’s position in the transaction. We are completely committed to the success of our members, and we also want to make sure we’re taking care of our real estate partners and their reputations in the marketplace.”

Members remain with Kinecta for 30, 40, even 50 years because they understand the benefits of membership. When they walk in the door, they are called by name. When they need advice they can trust about everything from home loans, to insurance, to financial services, they know someone at Kinecta will have the answers.

“We are husbands, fathers, sisters, mothers -- we are the people we serve. We meet people where they are, and we treat people the way we would want to be treated.”

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## THE BENEFITS OF MEMBERSHIP