

Written by H. K. Wilson

Putting Customers Ahead of Profits

A lifelong resident of El Segundo who graduated from Loyola Marymount with a bachelor's degree in finance, Eric Kari has dedicated the bulk of his career to helping his neighbors finance the American Dream. He joined Kinecta in 2012, and says it is a place he wishes he had found sooner in his career. "Kinecta is a wonderful place to work," he says. "It truly puts customers first because profits are not the motivation. Here, the focus is on doing the right thing for our customers. When you do that, all the rest takes care of itself."

Eric wants consumers to know that credit unions are a great option for a primary financial institution and they should check out Kinecta. "And a lot of people don't understand the difference between a credit union and a big bank. We're member-owned and not-for-profit, which means that everything we do is designed to benefit our members and not a shareholder who is waiting for a dividend down the line. We provide an array of financial services, including banking, insurance, investments, home loans and more."

Kinecta's member-focused culture manifests in streamlined systems and a collaborative work environment that yields a fluid and consistent experience for consumers. "I personally know every manager, underwriter and processor. It gives me the ability to manage and execute better than anywhere else. Our model is tailor made for the real estate community to be able to perform to the contract. We don't have bottle necks in our process, and we close on time."

Eric is known for his even-keeled personality, accessibility to clients and in-depth industry knowledge. His ability to effectively formulate a loan strategy with his



clients and package their loan application results in quick loan approvals with few conditions. "Part of making the process easy and fun for people is making sure to put the loan together the right way from the beginning. If you tell someone this will be an easy and fun process, and then inundate them with conditions, then you didn't deliver on your promise. I tell Realtors® that we're all promise makers — everybody is in this business. But you're only as good as your promise keepers. Mine are the best in the business."

Eric Kari



As a Senior Mortgage Loan Consultant based in Manhattan Beach, Eric works frequently with engineers and scientists who populate the area. "These are detail-oriented people who want to go through the transaction in detail and ask hyper-intelligent questions. They want to understand the process down to tiniest minutia, and I have to be able to make that make sense and be digestible. At the same time, I want them to understand the risks they're taking and that they're typical. Engineers are risk mitigators by profession, so they often get nervous during a home purchase, especially if they've never done it before. I love to sit and explain and watch them relax, see them breathe easier, smile and their shoulders go back. This process doesn't have to be difficult. It can even be fun."

Eric contributes much of his time as an industry leader and community advocate. He is chair of the Affiliate Action panel for the South Bay Association of Realtors®; board member for the Kiwanas Club of El Segundo; Scout Master for local Scout Troop 267; and panel member for the El Segundo Capital Improvement Project Advisory Commission. Somehow, he also finds time to sing in his church choir. "Service and giving back is super important to me. I want to make the area where I live and where I work as good as I can."

The word "staycation" is not in Eric's vocabulary. He travels extensively with his wife and their 14-year-old son, who has already visited 45 states. Most recently, he and his family took a 1,400-mile road trip to Alaska. "We like to avoid the interstate and take the 'capillaries.'

That's where all the good stuff happens. We try out the roadside cafes and stay in local motels and really see America."

Kinecta has put the right tools and people in place so that getting a home loan doesn't have to be difficult; they make it easy. "I love helping everyone from first-time buyers to seasoned homeowners understand what they're doing and why so they can feel comfortable and enjoy the process. We celebrate our successes. We don't want this to just be a one-time transaction."

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