

George Deekrich



“A marathon starts with a single step. Nothing is impossible in life. If you put your mind to something, you can achieve it.”

This is the affirmative spirit with which George Deekrich, top-producing loan officer at Kinecta Federal

Credit Union, greets his life and work. After joining the company’s Newport Beach office in 2011, George quickly moved up the ranks to become the branch’s number one loan officer, a position he has held for the last three consecutive years. His success is the result of his unfailing determination, integrity and care for the well-being of his clients and real estate partners.

COMMITTED TO MAKING A DIFFERENCE

“I try to remain optimistic and open,” George says, “because when people come to you, every one is different, and they all have their own story. I love to hear someone’s story and learn what they are trying to accomplish so I can understand the life and lifestyle they want to achieve. Then, I can tailor the transaction to one that fits and help them achieve their financial goals.”

George’s embracing nature is partially grounded in his own multicultural heritage. Born in Israel to a family of German-Italian decent, George immigrated with his family to the U.S. when he was a boy. After growing up in Chicago, he moved west to attend college at UC, Berkeley, where he earned his bachelor’s degree in business and finance. It was around that time that a friend, who was a mortgage broker, offered him an opportunity to learn the mortgage business. His mentor gave him some advice that George has never forgotten: “He gave me a huge book of guidelines and told me, ‘Study these. This knowledge is what will separate the amateur from the professional loan officer.’”

George went on to earn his MBA and has always dedicated himself to keeping abreast of changing industry regulations and new program guidelines. As a result, he is a master at untangling complex tax returns and finding loan solutions for hard-to-qualify borrowers. “If I take a loan and give a pre-approval, you can count on it to close. I have zero fallout. To me, every file is a puzzle. It might just be missing a piece, and I like to find it. Recently, I had a self-employed borrower with 37 companies, 84 K-1s, and four Schedule Cs. I worked with his CPA and got him into the right jumbo product. I like those kinds of loans because they make me think.”

Having lived abroad and traveled to numerous points around the globe, George has a big-picture financial perspective. He remains informed about the performance of both domestic and foreign markets in order to evaluate rates and financial trends, and give his clients the best possible financial advice.

In addition to serving his clients well, George strives to be an indispensable resource to his real estate partners. “It is well-known that if I tell an agent, ‘I’ve got this,’ they can move on to the next file. I understand that it is not only my reputation on the line, but also that of the agent.

My job is to close that loan. If you love what you do, and do it with integrity, the money will follow. That is the way to build lasting relationships in this business.”

With a primary focus on purchase transactions, George says he is very selective about the refinances he takes. “I won’t do it if I don’t see a tangible benefit to the member. If they had a 30-year fixed and want to refi five years later, I’ll recommend that they go with a 25-year fixed so they don’t lose out on the five years of interest they paid. There is always someone who will do it for them, but I work with my clients to weigh the pros and cons and see what’s the better way for them. No matter what kind of transaction I am doing, the whole idea is to take clients and put them into a more beneficial financial situation.”

The quote in George’s e-signature sums up his approach to home lending: “Treat others the same way you want to be treated.”

“This is something I believe in,” he says. “Early in my career, I realized I was making a real difference in people’s lives by helping them achieve their financial goals. It brings me joy every time I know I’ve helped someone.”

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