

TRACY WILLIAMS

In the Relationship Business

Written By Haley Freeman

For Tracy Williams, Loan Consultant at Kinecta Federal Credit Union in Brea, her job is about more than helping people get great home loans at com-

petitive rates. Tracy says that for more than 20 years, she has been in the relationship business, and if she hasn't already met you, she'd love to say hello.



A native of North Orange County, Tracy attended high school in Fullerton and then completed her education close to home, earning her degree in sociology from California State University, Fullerton. Her father was not only a World War II hero and recipient of the Purple Heart and Bronze Star, he was also a successful entrepreneur from whom she learned strength, drive and phenomenal sales skills. She wasn't exactly sure what her future held when she finished college, but she knew she loved working with people, and an early career in consumer sales seemed like a good fit.

Then a friend at World Savings Bank recommended her for a position there, changing the whole direction of her life.

"I found that lending gave me the best of both worlds," Tracy says. "I enjoy meeting new people, but I'm not the kind of person to stay in the office. In lending, I can be out in the territory, and also work with a team and have great camaraderie and friendship with my colleagues."

Tracy found her niche in mortgage lending. She became a 5-time recipient of the President's Club award at World Savings Bank.



Over the years, she has added to her industry knowledge by working as a licensed Realtor®. "Having done both sides of the business is a real advantage because I can help support my members who are applying for a loan and also their Realtors®. I can back the agent up because I know where they're coming from and understand their concerns about closing transactions on time and protecting their commissions."

Early in her career, Tracy joined coaching program By Referral Only, and it helped her build systems around her philosophy of maintaining lasting relationships with people. "It really resonated with me because they teach you how to stay in touch with clients so that meeting and working with people doesn't become a one-time transactional experience. I want to do a great job for people and build a lifetime relationship with them. That's what makes my business so gratifying."

For more than 15 years, Tracy has been sending a personal newsletter to her clients designed to add value to her service as a loan consultant while also helping her remain connected. "About 80 percent of lenders spend their time chasing new business," Tracy notes. "But I'd rather invest my time in my existing relationships than put my efforts into something random and that is why I have the highest lock to fund ratio among my peers."

This philosophy comports with Kinecta's 75-year legacy of taking care of its members and cultivating relationships that last a lifetime. As a nonprofit institution, Kinecta offers lower interest rates and fees on mortgages than many of its competitors, while providing the added benefits of full-service banking. "We are a full-service financial institution in the communities we serve and strive to be the preferred first choice of our customers. We continue to take care of them after the loan closes and can offer many other financial products. Our members aren't just a number. We look at their whole picture to see if there is anything else we can do to help."

Kinecta lends in 18 states, so Tracy can also help clients who are relocating or purchasing second homes elsewhere.

Part of Tracy's passion for helping her clients achieve home ownership is her enjoyment of her own home.

She says she only has two speeds, "on and asleep," so when she's not at the office, you will likely find her working in her flower or vegetable garden with her beagle and chihuahua as loyal helpers.

Tracy is a loan consultant who takes an active role in managing every transaction from start to finish. She takes responsibility for the details all the way through, and when the loan closes, it's not the end of the relationship. "It's just the beginning," she says.

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