



# MEET ORION FINANCIAL

## REDEFINING THE MORTGAGE EXPERIENCE FOR REALTORS AND THEIR CLIENTS

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Every real estate professional has experienced it. A deal starts smoothly, then suddenly requires more communication, more clarity, and a steady hand to get it across the finish line.

In those moments, the strength of your lending partner becomes clear. Some simply move files. But others play a meaningful role in protecting the experience for both the agent and the member. That difference is where Orion Financial has built its reputation. Most lenders are built to move volume.

Orion Financial is built to provide world-class, personalized service throughout the entire lending

process. That shows up in how their team communicates, how decisions are made, and how they stay engaged throughout the life of a transaction.

### A Foundation That Still Drives the Future

Orion Financial's story begins in 1957. A group of Memphis City Schools teachers pooled together \$300 and stored it in a piano bench, laying the foundation for what would become Memphis Area Teachers Credit Union.

In 2010, it rebranded to Orion Financial Credit Union to reflect a broader vision and expanded services. And in 2025, their name evolved again to Orion Financial, a reflection of the full range of services they provide and the communities they serve. While their name has changed over their nearly 70 year history, what has remained constant is their focus on relationships.

### Built Local, Designed for Clarity

Orion Financial's mortgage operation is intentionally structured to keep everything in-house and decisions are made locally by a team that understands the market. "Everything we do is designed to make the process simple and easy to navigate," says Ashley McDurmon, President and CEO of Orion Financial. "By keeping the process local and in-house, we're able to move with speed, communicate with confidence, and deliver a level of service that both members and realtors can truly rely on." That structure provides more than efficiency. It creates certainty. When something changes, the team can pivot quickly without waiting on an outside approval chain. For agents, this means direct access to answers, greater visibility into the process, and fewer last-minute surprises. It also allows Orion Financial's team to examine each member's unique financial situation, rather than forcing every deal into a rigid framework. "We don't believe in one-size-fits-all lending," McDurmon says. "Every member has a unique story, and our role is to understand that story fully and find the right path forward, not force it into a predefined box." As a credit union, Orion Financial is also structured differently than many traditional lenders, allowing



them to remain competitive while maintaining a strong focus on member experience.

### A Team That Stays in the Deal

At Orion Financial, the experience is not dependent on one individual. It is shaped by a shared standard. Under the leadership of Chief Mortgage Officer Don Holsinger, the focus has been on building a team that communicates well, supports one another, and approaches each deal with care and accountability. "We've built a team that cares, not just about production, but about doing right by the member and the agent," Holsinger says. That alignment creates consistency in all aspects of the process for both

the Orion Financial team and their members. "For us, it's about how the team works together," he adds. "If everyone is on the same page, the experience is better for everyone involved."

### When the Details Matter Most

Every agent has seen a deal take an unexpected turn. A shift in income, a credit question, or a detail that needs closer attention. In those moments, the approach matters. That mindset is reflected in how the team responds when it counts. Holsinger recalls a time when a wiring issue threatened to delay a closing. Instead of letting the deal stall, one of Orion's loan officers secured a money order and



“  
Not every deal is going to fit into a perfect box,  
but that doesn't mean there isn't a solution.”

personally drove it to Oxford to keep the transaction moving. It was not part of the process. It was what the situation required. That level of ownership is what defines the team.

**Consistency That Builds Trust**  
In real estate, consistency builds trust. Orion Financial has built its identity around delivering a steady and reliable experience,

no matter the situation. “Our responsibility goes beyond closing a loan,” McDurmon says. “We’re focused on delivering an experience that feels seamless, supportive, and worthy of the trust our members place in us.” Over time, these types of positive encounters lead to stronger realtor relationships and more referrals.

**Growth That Reflects the Culture**  
Orion Financial’s mortgage division includes seven full-time mortgage loan originators supported by a broader, cohesive team focused on service throughout the lending process. Their growth has been intentional and each addition to the team reinforces their standard rather than diluting it.

“It’s important to us that as we grow, we don’t lose what makes us different,” Holsinger says. “The team, the culture, the way we approach each deal, that has to stay consistent.”

**A Partner to the Realtor Community**

Orion Financial approaches lending as a partnership. They understand that real estate professionals are working to deliver exceptional experiences under tight timelines and high expectations. “We see our role as an extension of the realtor’s brand,” McDurmon says. “When they partner with Orion Financial, they’re gaining a team that is just as invested in delivering an exceptional experience as they are.” Their ability to serve members beyond the mortgage also creates a longer-term relationship, extending well beyond the closing table. It’s a team that stays in the deal, especially when it matters most.



**What It Means for You**

Working with Orion Financial means fewer late-stage surprises, clearer communication, and a team that works toward solutions when challenges arise. It means delivering a member experience that reflects well on you and supports your business long term.

Orion Financial has built a team that understands that responsibility. “We’re proud of what we’ve built,” Holsinger says. “But it really comes down to the people. That’s what makes the difference.” And in a market where trust is built through consistency, that difference is one that lasts. ▾

**Final Thought**

In a business where your name is attached to every transaction, the partners you choose matter.

