

TOP  
WORK  
PLACES  
2025

THE ORANGE COUNTY  
REGISTER

ORANGE COUNTY'S  
TOP WORKPLACES

145  
LOCAL BUSINESSES  
RECOGNIZED FOR  
EXCELLENCE

SHUTTERSTOCK

Here’s how a company earns  
Top Workplaces honors

By Bob Helbig,  
*Energage*

If you want to really know what’s happening at work, ask the people on the front lines.

That’s the foundation of the Top Workplaces award. For the 18th year, employee survey company Energage has partnered with The Register to honor the best places to work in Orange County.

This award can’t be bought; it has to be earned, based on employee feedback. Winners are chosen through a scientific survey process. Positive employee feedback equals recognition. Workplaces that don’t have strong feedback are excluded from the winners list.

Energage crunches the data based on a 26-question survey that takes just a few minutes to complete. The survey asks employees for their feedback on such factors as pay and benefits, direction, leadership, meaningfulness, and appreciation. Energage scores companies based on the responses.

Organizations do not pay any fees to survey employees or to earn a Top Workplaces designation. If they choose, organizations can purchase the survey data. There is no obligation for winners to purchase any product or service.

For the 2025 winners list, 5,085 organizations were asked to survey their employees, and 186 agreed to do so. Based on the survey feedback, 145 have earned recognition as Top Workplaces in Orange County.

“Top Workplaces awards are a celebration of good news,” said Eric Rubino, CEO of Energage. “They exemplify the significance of a people-first workplace experience, reminding us that employees are the heart of any thriving organization.”

To qualify for Top Workplaces recognition, employers must have at least 35 workers in the region. Beginning this year, employers are grouped by the overall size of their organization, and the number of employees invited to survey, which might include employees outside Orange County. Employers are grouped into similar sizes to best compare similar employee experiences. They are ranked within those groups based on the strength of the survey feedback.

Employers earn Top Workplaces recognition if their aggregated employees feedback score exceeds national benchmarks.

Energage has established those benchmarks based on feedback from about 30 million employees over 19 years.

Survey results are valid only if 35% or more employees respond; employers with fewer than 85 employees have a higher response threshold, requiring responses from at least 30 employees.

Why might a particular employer not be on the list? Perhaps it chose not to participate, or perhaps it did and employee feedback scores were not strong enough. Energage also runs tests on survey feedback and in some cases may disqualify an organization if, for example, a high number of employees said they felt pressured to answer positively.

To participate in the 2026 Top Workplaces awards, or for more information, go to the nomination page at <https://www.ocregister.com/nominate>.



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# 5 trends at work: What new statistics are showing

By Bob Helbig,  
Energage

Across industries, here are five major themes shaping the modern workplace, according to Bucketlist, a Vancouver-based employee recognition company, which just released a treasure trove of interesting data around the workplace.

**1 Flexibility is here to stay:** Hybrid and remote work aren't just pandemic-era solutions; they've become foundational to how people work, Bucketlist says. Employees are seeking autonomy over when and where they work, and organizations that offer flexibility are seeing stronger retention, higher productivity, and broader talent pools. The office hasn't disappeared, but its role has changed. Among employees who are exclusively remote, 6 in 10 said they were "extremely likely to change companies" if not offered remote flexibility. Another interesting data point: Remote and hybrid roles attract 60 percent of job applications, yet they account for just 20 percent of job postings, suggesting many companies are not offering what employees are seeking.

**2 Recognition has moved beyond 'nice to have':** Recognition of workplace accomplishments is no longer seen as a soft benefit. It's directly linked to engagement, performance, and retention — and employees are asking for more of it, Bucketlist says. Employees want recognition that is timely, meaningful, and visible across the organization. When done right, recognition can create a culture of appreciation that drives real business outcomes. And here's a remarkable stat: Employees who feel recognized are 73 percent less likely to experience burnout, Bucketlist says.

**3 Well-being demands real investment:** Mental health and well-being have taken center stage. Stress, burnout, and disengagement are at all-time highs, especially among younger generations and frontline teams, Bucketlist says. Employees expect more than surface-level perks; they want to feel genuinely supported. This means rethinking workloads, building psychological safety,



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and giving people permission to unplug, Bucketlist says. Another compelling data point: 92 percent of workers say it is very important to them to work for an organization that values their emotional and psychological well-being.

**4 Growth is a two-way commitment:** Workers want more than a paycheck. They want clear paths to growth, Bucketlist says. Whether through reskilling, upskilling, or cross-functional learning, development is becoming a make-or-break factor in re-

tention. Organizations that invest in their people signal that they care about their future — and that builds trust, loyalty, and long-term performance. Consider this: 68 percent of workers are aware of coming disruptions in their fields and are willing to reskill to remain competitively employed, Bucketlist says.

**5 Culture still wins:** The most resilient organizations are those with strong cultures rooted in trust, recognition, purpose, and adaptability, Bucketlist says. These aren't things that

happen by accident. They require systems, commitment, and a willingness to evolve. The best companies do it right, Bucketlist says: 71 percent of highly engaged organizations recognize their employees for jobs well done.

Bob Helbig is media partnerships director at Energage, a Philadelphia-based employee survey firm. Energage is the survey partner for Top Workplaces.

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2025

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Thousands of innovative business leaders, passionate entrepreneurs and world-class companies call Orange County home.

These organizations operate with a clear mission, strong leadership and vision for success. They also genuinely care about their employees, and in turn, their employees care about the well-being of our Orange County communities and neighbors.

It is an honor to introduce you to these inspiring companies through our 18th Annual Top Workplaces Awards and publication. This year, 145 local businesses and organizations have been recognized as best-in-class places to work.

The Orange County Register is committed to shining a spotlight on the local people and businesses that strengthen our communities.

We hope you enjoy this special publication celebrating the top-ranked businesses within Top Workplaces.

Ron C. Hasse

Ron Hasse

Publisher, The Orange County Register  
President, Southern California News Group



Sponsored content by Behr Paint Company

# Behr celebrates 18 years as a Top Workplace with a culture shaped by color, community and innovation



BEHR PAINT COMPANY is celebrating its 18th year as an Orange County Register Top Workplace. This incredible, nearly two-decade-long milestone for the Santa Ana-based headquarters is not just an award; it's a powerful validation from the company's own people. "Being recognized as a Top Workplace for 18 years is an incredible honor, and it's a direct reflection of the people who make up our Behr Paint family," said Richard Maus, Sr. VP of People Services. Behr's sustained success is rooted in the rich, family-centric culture it has built, its unwavering commitment to its teams, and the drive for innovation it champions right here in Orange County.

### Foundation of a Top Workplace culture

Behr's culture is founded on a simple, powerful principle: doing the right thing for its team members, consumers and communities. The company believes that if its teams feel valued, supported, and empowered, they will, in turn, take exceptional care of its customers. This philosophy guides every decision Behr makes, from its benefits and development programs to the way its team members interact with one another. The company fosters an environment of collaboration and open communication, viewing itself as one unified team where every voice matters. Whether a person has been with Behr for 20 years or 20 days, their perspective is crucial. Behr encourages team members to bring their whole selves to work and challenge the status quo, fostering the entrepreneurial spirit that fuels its innovation. The commitment to growth is clear. Behr invests in professional development, mentorship, and provides clear paths for advancement. The company wants its employees to build a long-term career there.

As Maus summarizes the lasting legacy, "Ultimately, our sustained success comes down to a culture of trust, respect, and shared purpose. Our team members know that their contributions are meaningful



BEHR IS A PLACE WHERE PEOPLE FEEL VALUED AND CAN GROW MEANINGFUL CAREERS; TEAM MEMBERS TAKE PRIDE KNOWING THE IMPACT THEY MAKE IN THE ORANGE COUNTY COMMUNITY.

and that their well-being is our top priority. That dedication is the true secret behind our 18 years as a Top Workplace, and we are profoundly grateful for it."

### Local pride fuels global innovation

The continuous local recognition, especially from its home in Orange County, has a profound and positive effect on Behr's teams. For everyone, from the order pullers in the distribution centers to the corporate staff, this local acknowledgment is powerful validation that their work is making a real impact right here in the community. It boosts morale and creates a shared sense of pride that transcends individual departments. It reminds Behr that its goal is not just to be a national leader, but also to be a trusted neighbor.

This local pride fuels global breakthroughs. This year was a remarkable period of innovation, driven by Behr teams. In partnership with Google, the company launched ChatHUE™, an AI-powered color selection tool on Behr.com. As Sr. VP / Head of Marketing, Andy Lopez, explains, this combines Behr's proprietary color data with Google's AI to deliver a personalized, expert-guided experience, making confident color

choices a reality for everyone. Behr also successfully announced its 2026 Color of the Year, Hidden Gem, which immediately inspired new projects and generated buzz across international media outlets.

### Driving the future: sustainability and community

Beyond the awards, how does Behr measure success in the Orange County market? While the company closely monitors key performance indicators like customer feedback, satisfaction scores, and market share—seeing sustained growth in this competitive home market—its success is equally visible in its commitment to sustainability and the community.

Sustainability is at the core of Behr's innovation strategy, driving it to be a leader in developing low- and zero-VOC products and continually seeking to reduce its environmental footprint. A prime example is the first-to-market product innovation, BEHR PREMIUM PLUS® ECOMIX™ Plant-Based\* Paint & Primer. This is the first 100% all-acrylic paint with USDA Certified Biobased content, marking a significant milestone in Behr's commitment to products that are better for people and the planet.

Furthermore, its connection to the

Orange County community is fundamental. The company partners with various local nonprofits, providing both financial support and product donations to organizations that are strengthening the community, from housing shelters to community centers. As Lopez notes, this active role paints the full picture: "This combination of strong customer loyalty, growing market presence, and deep community involvement paints a comprehensive picture of our success in our hometown."

### Making life more colorful

Behr's mission, to "Make Life More Colorful," extends far beyond the paint on walls. To the company, it's about the positive impact it strives to have on people's lives. For its customers, it means empowering them to create spaces that bring them joy. For its team members, it means fostering a vibrant, inclusive culture where everyone can thrive, grow, and feel valued. And for the communities, it means bringing color and support where it's needed most through its philanthropic efforts.

"What makes me proudest to work at Behr is, without a doubt, our people. Every day, I have the privilege of working alongside a team that is not only incredibly talented but also deeply committed to our values and to one another. There is a genuine sense of family here that you don't find just anywhere," Maus said.

\* This product contains a minimum of 20% plant-based ingredients, verified through third party lab testing in accordance with ASTM D6866.

“Ultimately, our sustained success comes down to a culture of trust, respect, and shared purpose.”

- RICHARD MAUS,  
SR. VP OF PEOPLE SERVICES, BEHR PAINT COMPANY



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# Congratulations to the 2025 Orange County Top Workplaces!

The Top Workplaces process begins in early summer, first with a nomination. Then employees are surveyed by the Register's program partner, Energage. Employee surveys are anonymous and only those companies achieving the top results are designated as Top Workplaces. Newcomers to the list of honorees in 2025 include AvalonBay Communities, B & B Specialties, The Baldwin Group, Hilton Grand Vacations Inc., Laura's House, and VITAS Healthcare.

In total, 145 companies were honored this year.

Here's how the list of honorees breaks down by category: 39 large companies (with 500 or more employees), 61 midsize companies (with 100–499 employees) and 45 small companies (99 or fewer employees). Congratulations to all the companies representing the best places to work in Orange County.

## LARGE COMPANIES

1. Seven Gables Real Estate

2. Roth Staffing Companies

3. Experian North America

4. Ally

5. Harbor Distributing

6. The Baldwin Group

7. Beazer Homes

8. Kind Lending

9. MegaMex Foods

10. New American Funding

11. MemorialCare Orange Coast Medical Center

12. Marsh McLennan Agency

13. Walker & Dunlop, LLC

14. Montage International

15. Main Electric Supply

16. MemorialCare Shared Services

17. Optima Tax Relief

18. Raising Cane's Chicken Fingers

19. Seabreeze Management Company, Inc.

20. BEHR Paint Company
21. Americor Funding, Inc.

22. Freeman

23. City of Irvine

24. CBIZ

25. Sonesta International Hotel Corporation

26. Wintrust Financial Corporation

27. Restaurant365

28. Applied Medical

29. Hilton Grand Vacations Inc.

30. The Waterfront Beach Resort, a Hilton Hotel

31. Panda Restaurant Group

32. Fifth Third Bank

33. Consolidated Analytics

34. VITAS Healthcare

35. PERFICIENT

36. MemorialCare Saddleback Medical Center

37. M S International, Inc.

38. MemorialCare Medical Group

39. AvalonBay Communities

## MIDSIZE COMPANIES

1. The Energy Coalition

2. Moulton Niguel Water District

3. Raymond Southern California

4. W. L. Butler

5. TAIT & ASSOCIATES, INC.

6. Pinner Construction Co., Inc.

7. Tarsus Pharmaceuticals

8. OrthAlign

9. Arroyo Trabuco Golf Club

10. Orange County Rescue Mission

11. Wright Ford Young

12. iTrustCapital

13. Coury and Buehler PT

14. Antis Roofing & Waterproofing

15. Patterson Autos

16. Laura's House

17. ExoAnalytic Solutions

18. KYA Services

19. Sequoia Equities, Inc.

20. Coyne & Associates Education Corp



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- 21. Anthem Tax Services
- 22. Harris & Associates
- 23. UnitedAg
- 24. Jobot
- 25. H2I Group
- 26. Ensign Services
- 27. Performance Lighting System
- 28. TaxRise
- 29. Kahana Feld
- 30. Lux Bus America
- 31. Service Champions Plumbing, Heating & AC
- 32. Edward Jones
- 33. Vocational Visions
- 34. Professional Community Management
- 35. Alleviate Tax
- 36. ASICS America
- 37. Boys & Girls Clubs of Central Orange Coast
- 38. Better Companies
- 39. JET Advantage Mortgage
- 40. Orion Lending
- 41. Brown and Streza, LLP
- 42. Harvey & Company LLC
- 43. B & B Specialties
- 44. Westport Properties
- 45. Financial Partners Credit Union
- 46. Boudreau Pipeline Corporation
- 47. Genea Energy Partners, Inc.
- 48. Community Action Partnership of Orange County
- 49. Advanced Management Company
- 50. Hometown Equity Mortgage, LLC, dba theLender

- 51. Erickson-Hall Construction Co.
- 52. CyberCoders
- 53. Microchip Technology Inc.
- 54. LCPtracker, Inc.
- 55. Getac
- 56. Crevier BMW
- 57. Hirsch Pipe & Supple Co., Inc.
- 58. Property Management Professionals
- 59. ANA, Inc
- 60. Lehr Auto
- 61. Herbalife

- 16. Datanetiix Solutions, Inc.
- 17. Bober, Peterson & Koby, LLP
- 18. NeurOptics
- 19. Bluepoint Mortgage
- 20. IronOrbit
- 21. IPS-Integrated Project Services
- 22. Open Gym Premier
- 23. Church & Casualty Insurance Agency
- 24. Strategic Sanitation Services
- 25. Everett Dorey LLP
- 26. Previon
- 27. CDF Labor Law LLP
- 28. Fortra Law
- 29. Ori-gen
- 30. OptiMentality
- 31. NexInfo
- 32. Consolidated Contracting
- 33. Love 2 Learn Consulting LLC
- 34. Veri-Tax, LLC
- 35. ConsumerDirect, Inc.
- 36. Quantum ePay
- 37. Brokers First Funding
- 38. Thomas Gallaway Company, LLC dba Technolgent
- 39. Southland Physical Therapy
- 40. El Toro Water District
- 41. Robert Half
- 42. Kimco Staffing Services/KTimeHR
- 43. Western Resources Title Company
- 44. The GDR Group
- 45. Kagan Publishing & Professional Development

SMALL COMPANIES

- 1. Law Stein Anderson LLP
- 2. Sidepath
- 3. Bisnar & Chase
- 4. CPS Insurance Services
- 5. Moffett Plumbing & Air
- 6. Cole Services
- 7. Trilogy Financial Services, Inc.
- 8. Millie and Severson
- 9. Giant Lending
- 10. VeriTech Plumbing
- 11. Trusted Mortgage Capital
- 12. US Alliance Group , Inc.
- 13. RBA Builders
- 14. Beyond Blindness
- 15. Boost Health Insurance

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# Is it a job or a career? These 6 steps can help

By Gary Markle,  
Catalytic Coaching

“How many of you have a career?”  
I love asking this question in work-shops with employees. While a few raise their hands immediately, the majority often look at each other as if unsure. Even when working is done virtually, you can feel that cautious pause. But here’s the truth: just by choosing to work, you’ve set yourself on a career path.

A career isn’t just a job; it’s a journey with purpose, meaning, and direction. It’s a job with time-based context, reflecting both history and growth. A fulfilling career doesn’t only define what you do for a living — it defines who you are.

The comedian Chris Rock once said, “With a career, there is never enough time. With a job, there is always too much time.” It’s a sentiment that resonates, especially for those who feel stuck in what they consider “just a job.” For employers and managers, this distinction holds important insights.

Most organizations rely on a mix of routine, even menial, work — tasks that are repetitive, physical, and often demanding. But does that mean it can’t be meaningful? I believe we can elevate almost any work conversation from job to career by understanding what drives each individual and connecting with their purpose.

Take Hector, our neighborhood window washer. A man in his 60s, he’s worked six to seven days a week for decades, handling ladders and scrubbing windows, rain or shine. But what stands out about Hector is his smile and the genuine joy he finds in his work. He knows his clients by name and treats every window he cleans with the same pride. For him, it’s not just about washing windows—it’s about giving families a fresh perspective. Hector’s job is cleaning; his career is building community.

My father spent over 30 years in the automotive industry, initially loving his work as a business manager for General Motors. But after leadership changes, those final years felt more like an endurance test toward retirement. He reached his pension goal, but his true purpose emerged only after retiring: to read every book that mattered to him—a “career” in



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lifelong learning that he pursued passionately to the end of his days.  
I learned from my father’s experience. Watching him grind through those last years, I made a vow to never stay in a position that drained my soul. When my job at Exxon started feeling less like a career and more like a job, I moved on. That decision set me on a path to a role that’s given me almost limitless room to grow.  
How can you keep your career on track, moving toward your goals? Here are some steps to consider:  
**1. Do a Happiness Check:** Are you genuinely happy and growing? Or are you just covering the bills? If it feels like a dead end, it’s time for a change.  
**2. Find a Career Coach:** If you have access to Catalytic Coaching, you’re ahead of the game. Your direct manager acts as a coach, guiding you through development. If you don’t, consider hiring an executive coach to help chart your path forward.  
**3. Begin with the End in Mind:** Look deeply and ask yourself fundamental questions like, “What do I really want to achieve?” Imagine the path to get there, and start taking steps.  
**4. Find Your Special Purpose:** Aim for work that aligns with your talents and what you enjoy. Tools like Gallup’s CliftonStrengths and Marcus Buckingham’s StandOut Assessment can help you identify what drives you.  
**5. Strategize for Progress:** If your current job doesn’t support your career aspirations, plan a path forward. Even small steps in the right direction—like moving to a different department—can set you on track.  
**6. Execute the Plan:** Every job that doesn’t contribute to your goals is just procrastination. So, take action and make it count.  
If you’re ever in an audience where I ask, “How many of you have a career?” I hope you’ll raise your hand proudly and confidently. Let’s all work toward careers, not just jobs, and build futures that make us proud.

Gary Markle is Chief Catalyst at Catalytic Coaching and senior business partner with Energage. Energage is the survey partner for Top Workplaces.

Sponsored content by Moulton Niguel Water District

## Moulton Niguel Water District ‘s “Top Workplace” status driven by culture of safety, collaboration



MOULTON NIGUEL WATER District has cemented its standing as a Top Workplace for nearly a decade, a designation General Manager and CEO Joone Kim-Lopez attributes to a relentless focus on creating a safe, collaborative and empowering environment.  
The district’s continued success, which includes being named a Top Workplace for the ninth consecutive year, is not a matter of chance, according to Kim-Lopez.  
“Top Workplaces is an honor that is hard to achieve, hard to keep and that is why we are so proud,” Kim-Lopez said, “All the [Moulton] magicians have to work really hard at it all the time.”  
The water district has been honored as both an Orange County and a USA Top Workplace.  
The CEO emphasized that the district’s foundation is built on its people, not perks or pay. “It doesn’t matter what sector, it doesn’t matter what perks, it’s not even about the pay, it’s about the environment we create,” she emphasized.  
A core tenet of that environment is safety and trust. When employees speak up – even calling out those in positions of influence -- she champions that as a display of courage.  
“Creating a safe environment where people feel physically, emotionally and mentally safe is my



FROM LEFT, FLEET MAINTENANCE STAFFERS ENRIQUE VALENCIA AND BRYAN ZALDIVAR ARE REPRESENTATIVE OF THE DISTRICT’S COMMITMENT TO OUTSTANDING INTERNAL AND EXTERNAL CUSTOMER SERVICE.

number one priority,” she said. This commitment is based on a belief in her staff’s inherent value: “Employees are more than assets to an organization, they are the power, they are the heartbeat.”  
The culture is also highly collaborative, built on the “HERO principle”—Honesty, Effort, Respect, and One team—which was established to foster unity and shared success.



CEO JOONE KIM-LOPEZ POINTS TO THE DISTRICT’S MANY AWARDS, INCLUDING EIGHT TOP WORKPLACES WINS.

“Top Workplaces is an honor that is hard to achieve, hard to keep and that is why we are so proud.”

- JOONE KIM-LOPEZ, CEO MOULTON NIGUEL WATER DISTRICT  
“Collaboration is part of our DNA,” Kim-Lopez explained. “They celebrate each other’s successes, and know that a success in one department is shared by everyone.” This approach allows for innovation and creativity, as team members feel safe to take calculated risks.  
The district’s focus on its people and culture, she stressed, is directly linked to its public service mission, which is to deliver high-quality drinking water, recycled water and wastewater services to more than 170,000 customers in south Orange County.

Becoming a Top Workplace is not “an easy thing,” Kim-Lopez noted, but it’s critical. “This is the foundation to ensuring a system that serves our customers,” she said, explaining that their culture of accountability helps the district “maintain its outstanding record in terms of safeguarding and distributing this incredibly valuable resource.”  
Kim-Lopez, who has over 30 years of public service experience, also founded the California Data Collaborative, a nonprofit group focused on bringing big data solutions to the water industry. She maintains that the district team “feels the commitment” to Orange County and lives that commitment every day.  
Ultimately, the CEO sees Moulton Niguel Water District’s Top Workplaces designation as a celebration of “the best part of our organization, our people,” she said.

**Moulton Niguel Water District**  
Founded: 1960  
Headquarters: Laguna Hills  
Industry: government utility  
OC employees: 207  
Website: mnwd.com



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CONSUMERDIRECT EMPLOYS MORE THAN 110 AT ITS HEADQUARTERS IN IRVINE AND OVER 160 WORLDWIDE.

## Top Workplace ConsumerDirect credits technology and employee-first culture



**EARNING FIVE CONSECUTIVE** years on the Orange County Top Workplaces is a distinction reserved for dynamic, innovative companies; and ConsumerDirect fits the top of this bill.

CEO David B. Coulter, who describes himself as a “serial entrepreneur,” launched ConsumerDirect in 2003 following a frustrating home buying experience with an inaccurate credit report. In January of this year, he moved his more than 110 employees into their new location in Irvine, a 50,000-square-foot office, complete with a kids’ room, mothers’ room, offices, conference rooms and a show-stopping water feature in its convention hall style lobby.

The new, welcoming office digs are just one of many ways Coulter prioritizes his employees.

“I work very hard on our culture, and it’s based on three words, communication, communication, communication,” he says. “Everyone here is a shareholder. Everyone here gets a voice. Everyone here is encouraged to speak up and share.”

Coulter emphasizes that cross-department collaboration is vital to a healthy company culture, and that means open doors and open ears for all new ideas, no matter where they come from. He’s even instituted a financial incentive for good ideas that get implemented and extends public acknowledgement to employees for making suggestions.

“To me, rigid corporate hierarchy can be so destructive to a company, because you never know when you have a diamond in the rough, unless you empower their voice, and you’ve got to break down the barriers between them and their managers and even to me as CEO.”

### Taking care of business

In addition to making them feel heard, Coulter ensures that his employees feel seen and valued. He describes ConsumerDirect as family first, a majority-minority company, comprised of about 60 percent women employees, and emphasizes a strong work-life balance culture.

“We are able to attract people for those reasons, but one of the really big reasons is, what we do. ... [W]e

help people prepare for a better loan and save money. Our data shows the average American has 40 to 90 points they can add to their credit score in less than 30 days and we provide the DIY tools to help them achieve it.”

“Our goal is to put the power in the individual’s hands, maximize their score and their financial potential, so they can do the shopping, they can decide, they can get the best deals,” Coulter says.

Those DIY tools are connected to 70,000 financial institutions to help maximize one’s financial potential. On average, customers can save between \$5,000 and \$6,000 on a car loan, or between \$50,000 and \$60,000 on a mortgage.

Over the years, ConsumerDirect has saved customers over \$3 billion in interest on auto and mortgage loans.

In addition, customers can better manage their online banking information and online privacy profile. Coulter says, “it’s fun to stop data brokers from selling your information.”

“And all that attracts a lot of talent to ConsumerDirect. So, it’s the three things. It’s our product helping people, it is communication, and it is everybody’s a shareholder. Those are important things to our continued growth as a company.”

### Moving with the times

Financial services is a competitive market, and adapting to the times is vital.

“I made the decision early on that either we’re going to be a marketing company or technology company, I chose a technology route, and it took a lot longer to do,” Coulter says, noting that the company has powered through COVID, high interest rates and inflation and that “our technology has led the way.”

He added that the company has grown substantially and is projected to do \$140 million in revenue this year and profitability.

ConsumerDirect’s primary product is smartcredit.com, which offers

and allows users to identify and remove their information from online data brokers while earning gift cards from popular brands. Another interesting technology is MaxAI, an AI data engine that allows ConsumerDirect to create tailor-made financial strategies for each customer.

“Technology has led the way and we’ve built our own AI,” Coulter says. “The amount of data that we have is quite extraordinary. We have up to 9,000 data points per subscriber. Now we’re able to do some really amazing things with that to help

“Everyone here is a shareholder. Everyone here gets a voice. Everyone here is encouraged to speak up and share.”

- DAVID B. COULTER, FOUNDER AND CEO  
CONSUMERDIRECT

simple information to customers presented clearly. “People log in and we say what your credit means,” Coulter says. “There’s DIY tools. We even tell people things like the best pay-down date for your credit card.”

The company holds 17 registered trademarks and 23 issued patents. Among them is Hogo, an app filled with brightly colored characters available on the Google Play and Apple app stores. The free version includes \$25,000 in fraud insurance

them.”

Ultimately, helping people is what ConsumerDirect sets out to do every day.

“We like to have every employee feel that they are level with everyone else. They’re connected to our mission. You see the impact of their work and how it is changing people’s lives and saving people money,” Coulter says. “Those types of things are probably the most satisfying for myself and the entire company.”



HOGO HELPER B.A.M.F. OVERLOOKS THE LOBBY AT CONSUMERDIRECT’S HEADQUARTERS IN IRVINE.



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Tait & Associates, Inc.  
Honoree

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