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Business banking informs new market manager

By [May O'Mahoney](#) Tue, Jun 07, 2016

Charlie Te was recently promoted to vice president and market manager for the \$171 million Albina Community Bank, Portland.

Albina Community Bank, Portland, announced the appointment of Charlie Te to the role of vice president and market manager for the \$171 million bank's St. Johns and MLK Markets. *The Northwest Weekly* recently spoke with Te about his background and how his business banking experience has enhanced his current position.

Q: Tell me a little bit about your background leading up to your current role.



Charlie Te: I graduated from Portland State University with a Bachelor of Science in marketing, management and human resources as well as a food industry leadership certificate. Last year, I completed my MBA with a focus in finance from Marylhurst University.

I started my banking career working part time at Wells Fargo as an overdraft collector while going to college. I worked there for a few years before transitioning to Washington Mutual (before the crisis) as a senior personal financial officer, where my duties included opening up DDA accounts, taking in mortgage and HELOC applications, small business loans and other consumer loans.

After a little over a year, I moved back to Wells Fargo to work as a small business specialist. I did that for about a year and then moved on to U.S. Bank as a credit analyst for the small business loan center.

After working in this role for just under three years, I decided to try something semi-new and entered the credit union world. This role helped enhance my skill set in the small business arena. My roles included finding and meeting potential clients, gathering financial information, underwriting loan requests, preparing and presenting write-ups, putting together the closing documents, closing the loan and conducting annual reviews.

This experience greatly helped me to have better appreciation and understanding of the steps that are needed for a small business loan.

Q: What brought you to Albina Community Bank?

CT: Joining Albina Community Bank happened almost accidentally. This opportunity was strongly suggested to me by a fellow business colleague. She informed me that there was an opening within the organization and that I needed to contact the CEO just to learn more about the position. Out of respect for her, I did contact the CEO, and the rest is history. I liked what Albina stood for. As a Community Development Financial Institution (CDFI), Albina has a mission to help increase economic development as well as promote community development.

Q: *What skills and expertise do you think have helped to enhance your current role?*

CT: Having been in the industry for quite some time in various roles has helped mold my understanding of banking in general. Having knowledge of the business loan application process — both the external and internal functions — is an advantage for me. I feel like I have a better grasp of the business banking process and what it takes to make it successful. It is important to have a good relationship with your clients while also being able to understand the numbers to make it work well for the client and the organization.

Q: *Per the press release, “Mr. Te also represents the bank in the community in support of the bank’s mission and community focus.” What kinds of community outreach are you involved in to support the bank’s mission?*

CT: The best way to help represent the bank is to be involved with the community and to let them know that Albina is here. Since joining the bank, I have joined and participated in several organizations within the community, such as the St. Johns Boosters (I will be serving as their treasurer) and the St Johns Main Street Business Development Team. I am also a member of the Rotary Club of Portland (active in the Enterprise Academy and Domestic Violence Committee) and the Portland Business Alliance. I will soon be a member of the Asian Pacific American Chamber of Commerce (APACC) and am in the process of being involved with the Asian Pacific American Network of Oregon (APANO).

Q: *What else do you do when not at the bank?*

CT: If there is free time for me, I like to watch sports and root for the home team, especially the Portland Trail Blazers. I like to explore Portland, as I find the city to be interesting and fun, especially the food scene here. I love to eat, whether it is food from a food cart, a fancy restaurant, or a ‘hole in the wall’ – I am open to trying it out at least once. I also like traveling both domestically and internationally.