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Banker overcomes disability

Visitors to Wells Fargo Bank's Cupertino branch are likely to see a young man zipping around in a wheelchair and wonder about him. To those who might think his disability limits him, Chi-Wen Chang — a man who speaks five languages — says, "I've been lucky."

"Being in a wheelchair makes me unique," says Chang, who contracted polio as a baby in Taiwan where he was born.

People tend to remember me because I look different, which is an advantage in my business."

Chang's business is to assist small business owners meet their financial needs whether it be offering them loans or lines of credit, a payroll service or a business checking account. Because he speaks Mandarin, Taiwanese, Japanese and Korean as well as English, he has a particularly loyal following of Asian business customers.

"One of my Chinese customers was banking in Los Angeles so he could work with someone who spoke his language until he heard about me," Chang said. "Many of my Asian customers are more comfortable doing business in their own lan-



Chi-Wen Chang

guage. And I must tell you, I enjoy so much what I'm doing that this is not work. I really love my job."

"Chi is one of the most positive people I've ever met," said his boss Christopher Tyeskey, the branch manager and vice president. "He sets an example for the entire branch staff."

At 17, his parents brought him to this country to have surgery on a deteriorating spinal cord. After the operation, he spent a year on his back in a

body cast and then six months of physical rehabilitation learning how to walk and stand again. Today he is able to do both, but only for a couple of minutes because of the danger of falling and injuring himself.

During his recovery, he learned English and applied to the University of Illinois at Urbana, which is a handicapped accessible school. There he studied finance and economics and served as vice president of the Disabled Student Organization.

Following graduation in 1982, he entered California State University, Fresno, where he earned an MBA and a master's degree in accounting. He worked as a tax specialist and a business consultant before becoming a business banking officer at Wells Fargo.

Throughout his life, Chang has been guided by a philosophy that has served him and others well. "There are three important things about having a disability: first is the ability to accept it, second the desire to learn from it, and third the power to educate others about it. In this context, disability becomes less of a burden and more of a tool."