



46TH ANNUAL GOLDEN PLATE AWARDS
SEEDS OF HOPE
PLANTED BY OUR COMMUNITY HEROES



HEART IN HAND HUMANITARIAN

Frank Chang

Frank Chang has been the owner, Chief Executive Officer, and President of Universal Bank since 1994; however, the Bank was established in 1954. Since his commencing he has proudly provided strategic leadership and overall direction for the organization. In this role, Mr. Chang oversees the Bank's daily operations, financial performance, and long-term growth strategy, with a focus on delivering sound banking solutions and exceptional service to the communities Universal Bank serves. Under his leadership, the Bank is recognized for its commitment to prudent financial management, customer relationships, and community engagement. In addition, Mr. Chang is known for his hands-on leadership style and dedication to building a strong, value-driven institution.