



**2009 Washington State  
Financial Services Champion of the Year**

**Christine S. Heckert, Senior Vice President  
First Heritage Bank, Snohomish, WA  
[www.firstheritage.com](http://www.firstheritage.com)**

Christine Heckert has worked in the SBA industry for 20 years. She joined First Heritage Bank in 2007 heading the bank's SBA department. She works both as a Commercial Loan Officer and Department Manager, overseeing a portfolio that exceeds \$40 million. "Christine's leadership in the SBA Department is a major factor in First Heritage Bank ranking as ' #1 Snohomish County Based SBA Lender' for the 5<sup>th</sup> year in a row and as the #1 Community Bank SBA Lender in Western Washington", says Nancy Porzio, Seattle District Director.

Christine decided to pursue a career in the banking industry shortly after graduating from Gonzaga University in 1980. She has worked for many banks involved in the SBA lending programs; at one point in her career she was responsible for overseeing \$75-85 million a year in SBA loans to small businesses in the Northwest. "First Heritage allows me to combine my SBA knowledge, passion for working with business owners, and puts my management skills to work in a challenging, but rewarding position", says Christine. "My background in the SBA lending arena makes it possible to guide the borrowers through the process and paperwork necessary for an SBA loan", she adds.

Aside from her knowledge of the SBA loan programs she is involved in the Snohomish County business community. She conducts joint presentations with SBA resource partners in getting the word out on SBA lending programs. Christine also presents at 'loan briefings' to educate the business community of the various loan programs and services offered. She plays a key role in Region X NAGGL Liaison Committee as part of her mission to support and promote SBA programs. Christine is also involved in her sons' schools, Northshore Junior High and Inglemoor High School.