BANKER’S A FARM LENDER, FARM WIFE, AND HALF DOZEN OTHER JOBS

Life isn’t dull for Kelly Trambly in farm town of 350

It’s harvest time in Campbell, Neb., so huge combines gathering in the wheat are a common sight. Banker on Wheels Larry Marik and his wife and scribe, Mary Ann, visited the tiny farm town and one of its bankers as they continue their odyssey around America.

* * *

New to this blog? After he hung up his president hat, bank chairman Larry and Mary Ann decided to sell their house, buy a Winnebago, and see more of America. They are now blogging about what they see about banking for ABA Banking Journal. Read more about the Mariks in “Chairman of the Open Road.” and “Saxophone In The Moonlight Of The Sonora.”

* * *

Driven, energetic, dynamic, adaptable, smart, smart, smart--take your pick, or pick every one of them.

They all describe Kelly Trambly, vice-president, lending officer, CRA officer, compliance officer, IT officer, BSA officer, and cashier at $108.2 million-assets South Central State Bank in Campbell, Neb., population 350.

There is something so appealing about a small town where, as Kelly puts it, “your parents know what you’ve done a half hour before you get home.”

Kelly didn’t grow up in Campbell, but she’s now one of the people who the citizens look to for leadership.

Campbell lies in south central Nebraska in the midst of vast fields of corn, irrigated by center pivots that draw their water from the Ogallala Aquifer. It’s also the height of wheat harvest right now, so $500,000 combines cutting swaths through the fields of amber grain are a common sight.

Pivots--to city and suburban dwellers, think “giant traveling sprinklers--can be seen all over Nebraska farm country that requires irrigation. It’s estimated that a bit more than a quarter of the nation’s irrigated farmland relies on the Ogallala Aquifer, the eight-state underground water reserve that wells around Campbell draw from.

Two sides of farm life for banker

Kelly and her husband, Nelson, along with his family, farm 4,000 acres, so she is familiar with the business of farming from both angles. When Kelly met her future husband at a rodeo dance, she was a student at University of Nebraska-Lincoln majoring in Business and minoring in Economics.

Kelly was working at Union Bank in Lincoln. “The ag lending job was available here; I interviewed for it and got it,” says Kelly. “I became a loan officer and a farm wife at the same time. I had a lot to learn.”

Kelly Trambly wears many hats at South Central State Bank, including that of ag lender.

It’s not often that you see a young woman in an ag lending position.

“When I got the job, the president (Jerry Schaefer) introduced me to our customers,” Kelly recalls. “I could tell they were testing me. They would ask me questions about things like eco-farming.”

And when Kelly goes to the fall and spring NBA Ag conferences, she’s the youngest and she’s female. That doesn’t bother her.

Kelly avoids potential conflicts when ag land comes up for auction. She excuses herself from loan presentations if her husband will be competing at a land auction. The family also keeps its operating line at a different bank.

As touched on earlier, Kelly is a busy lady, not solely the ag loan officer. She’s been the ag lender since 2005, the IT and BSA person since 2007, and in 2008, the president offered her the cashier position.

“I like my job,” says Kelly. “When I come in every morning, I can be doing basically cashier jobs, then someone will call and want a loan, and then someone gets locked out or a computer crashes. No two days are ever the same.”

Role of the local banker

South Central State Bank has footings of $110 million. Although Campbell is the bank’s smallest community, it’s the community where the charter is located. We could tell that its customers are farmers. We were a few minutes early for our visit, and as we waited in the lobby we noted the reading material: The High Plains Journal and Agriculture Big Book.

Over time, the bank acquired branches in Blue Hill, population 936; Franklin, 1,200; and Oxford, 700. All processing is done in-house at the Campbell location where the staff comprises Kelly and four tellers.

South Central State Bank is the center of this small community.

“I’ve learned that you’re not just the banker, you’re the one who keeps the community going,” Kelly says. “I sent a staff person up to the school to score the Quiz Bowl because they needed volunteers.”

And the community does look at her as one of its leaders. As a matter of fact, Kelly started the Campbell Area Foundation, which now has $35,000 in assets.

Dual roles complement each other

We talked about her “farm wife” side. Although Kelly is not a farm wife in the traditional sense (she doesn’t haul fertilizer tanks, for example) , she has driven tractors, and the evening before our visit, she had ridden in the combine.

When we laughed about setting the GPS in the combine, she says, “the technology is fascinating. It’s grown in farming as much as in any other industry.”

Being a farm wife pays on off the job, too.

“When someone comes in and wants to borrow $250,000 for a tractor, I know that’s not crazy because I live it,” says Kelly.

Kelly is involved in the financial side of the farm. She does the payroll for the farm, which employs three hired hands. The day we stopped in to visit, Kelly was just coming from the insurance office. A recent hailstorm had damaged some of the farm’s center pivots.

We asked Kelly if the bank is loaning money. “Right now we are because farmers are buying implements. Our bank is 70% to 80% ag,” she says.

The area was minimally touched by the financial crisis. “Five years ago, land was worth $2,500 an acre, now it’s worth $6,000 to $7,000 an acre. Our ag customers understand that,” she says. As a result of that understanding of the price spike, “They don’t come in and say, ‘My land is now worth $7,000 an acre so update my balance sheet and loan me more money’.”

Banker on the go

Kelly never wants to stop learning. “I feel grateful to my ownership and my president for allowing me to do everything I’ve wanted to do,” Kelly says. She has a BA in business from the University of Nebraska at Lincoln. She went to Ag Lending School and Operations School at the Colorado School of Banking. Kelly appreciates the networking that’s available at schools and seminars.

Community bankers like Kelly live by the wits and have to be nimble. She explains that “we don’t have the money to do feasibility studies. We have to go with what we think. I like being able to discuss issues with people from similar-sized banks. Talking with others about what they do helps me decide.” She has been accepted into the NBA Leadership Class of 2012.

“I want to continue to improve the skills I have.” Kelly says, “If I could go back in time, I would get a degree in Ag Business.”

Kelly is a young banker who has a passion for banking like, we are sure, many young bankers. She’s positive, and declines to be disillusioned by the current public attitude that has plagued the industry.

We had a refreshing, affirming visit. The banking industry will continue to flourish because of young bankers like Kelly.

Typical scenes of rural American life, the local grain elevator, the local water tower.

Keep your eyes peeled, should you see a huge black, tan, and steel Winnebago Journey roll through town or pass you on the highway. The Mariks will be displaying this poster as they search for stories for their blog.