

Farming From Both \$IDES\$ Of The Desk

Every morning, Sandy Coleman gets up, kisses her husband goodbye, and heads off to lend millions of dollars to farmers across the South Plains. At Peoples Bank in Lubbock, Coleman is a farm lender, but in the eyes of her “guys”, she is truly a hero.

Coleman’s story, like many do, began with young love. She met her husband, Randy Coleman, at Texas Tech University during her senior year. After their first date to a Charlie Daniels Band concert, Sandy knew she was falling for the boy on the rodeo team and they were engaged before three months had passed.

After graduating from Tech with her bachelor’s degree in advertising, she moved to the farm with Randy. Although she had planned on putting her newly printed degree to use, she struggled to find something fitting in her new hometown. In Morton, Texas, population less than 2,000, jobs in advertising were few and far between, so Coleman opted to become a full-fledged farm wife instead.

“I cried and cried, at one point, the farmer was consoling me.”

“I loved it. I loved every second of it. I ran the module builder in the fall. I would ride my horse to wherever Randy was plowing and would take a sack lunch for both of us and we would eat in the field. It was a great life.” Coleman said.

Sandy and Randy would go on to have two children, Ryan and Kyla. Many years later, during one of Ryan’s Boy Scout retreats, K.W. Hill, a fellow parent and banker, approached Coleman about her husband’s farm bookkeeping and paperwork. Little did she know at the time, this small talk about paperwork would propel her entire career. Hill told her that she had a knack for the intricate bookkeeping process and asked her if she would be able to help out other local farmers. Needless to say, she was eager to take on the challenge.

“The guys needed to be out in the field working, you know, not to necessarily do the paperwork part. So there I was, to do that for them.” Coleman said.

Along with the flexibility that loan packaging offered her, she enjoyed getting to know her customers and their families from the comfort of her own home.



“People would come with their kids and babies and they would put their kids down for a nap on my bed . . . you’re dealing with the kind of people that you love having in your home, and it made them more comfortable too.” Coleman said.

Scott Fred, one of Coleman’s first loan packaging customers, knows the value of having a close relationship with his banker.

“I know she always has my best interest at heart. She keeps me grounded when I need to be and gives a shove if necessary. She’s my friend as well as my banker.” Fred said.