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Issue: October 13, 2025

Astra Bank – Providing the Agriculture Communities of Kansas Banking Solutions to Meet their Needs and Grow their Farming Business

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CEOCFO: ***Mr. Campbell, you have been with Astra Bank since May of 2007. Did you start as President and CEO of the bank or how did that develop?***
Mr. Campbell: I started as President and CEO of Astra Bank, when it was formed in 2007, but my banking career started back in 2002, with a different bank, which was First National Bank in Belleville. It was one of two banks in the holding company, and those two banks were merged to form Astra Bank. When those two banks were merged, I became President and CEO of the resulting bank. Prior to that I started out my career as a frontline teller; then worked as a loan officer. I also had some IT responsibilities during that time and then eventually moved into the CFO role First National Bank in Belleville, before the merger where I was elevated to President and CEO.

CEOCFO: ***On your LinkedIn profile it says, "Community-focused leader with over 25 years of experience in the banking and financial services industry." Why is community so important to you and to the success of the bank?***
Mr. Campbell: I believe firmly Astra Bank is never going to be more successful than the communities that we serve. Because we serve very small rural communities in Kansas, anything that we can do within Astra Bank that helps a community grow and thrive is ultimately going to be to the bank's benefit. A vibrant community helps attract more people, which helps attract more capital, which provides more opportunities for Astra Bank to help others and help them achieve their goals and their dreams.

CEOCFO: ***You are also COO of Astra Financial Group; you oversee a diverse portfolio that includes Astra Business Solutions and Astra Insurance Services. Would you tell us how that came about and the value of each of those for the bank?***
Mr. Campbell: Both of those business opportunities became a part of the overall Astra Financial Group family through acquisitions. We acquired one bank that had an insurance agency that became Astra Insurance Services. We acquired

another bank that owned Astra Business Solutions, which is an accounts receivable financing company. What we have found is that those two businesses offer very complementary solutions to the financial solutions that we already offer through the bank. This helps us better serve and meet our customers' needs.

Astra Insurance Services provides property and casualty, life and health insurance to our consumers, which is not an FDIC-insured bank product. Astra Business Solutions provides accounts receivable financing to our customers, which helps enhance cash flow for businesses. Astra Business Solutions is configured in a way that can help businesses manage receivables in a way that is much more efficient than what we can within the bank environment.

CEOCFO: ***Would you give us a little background and history of the bank and how it developed from its founding?***
Mr. Campbell: Our bank charter at Astra Bank traces its roots all the way back to 1911, as Peoples Bank. It was founded in a community that we no longer serve – Courtland, Kansas. Then in May 1929, my grandfather, George W. Boyles, graduated high school and went to work for the bank. And I'm sure you already know what great timing that was, because he had a front row seat for watching the start of the Great Depression. He saw the adverse impact that the failure of a local community bank could have on a community. That really marked his philosophy for banking. He determined at that time that, if he ever got the opportunity to run a bank, he was always going to run a safe and sound bank so that his customers and community could depend upon the bank. In addition, he decided he was "never going to lend anybody broke." He saw the effects of excess leverage heading into an economic downturn caused by banks hadn't been responsible with their lending practices. Their customers paid the price.

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As my grandfather continued his banking career into the late 1930's, Courtland had two banks that had kept operating through the Great Depression, and the nearby community of Scandia had lost both of its banks during that time. Therefore, the city leaders of Scandia came over and made a recruiting presentation to both banks. The goal was to recruit one of the two banks to relocate to Scandia, so that it would have a community bank. At that point in time, Peoples Bank chose to move over to Scandia and changed its name to Scandia State Bank. After brief hiatus from banking for World War II, my grandfather resumed his banking career. He started acquiring an ownership stake in Scandia State Bank and acquired control of Scandia State Bank by the 1970's.

Then in the early 1970's my dad, Richard Campbell, started his banking career. He is still active in the bank today, serving as our Board Chair. I am the third generation of the family to join the bank, following in the footsteps of my grandfather and my dad. I started my banking career in 2002.

Our bank has grown by acquisition. One acquisition was completed in 1991, when First National Bank in Belleville was acquired. It was left as a separate bank from Scandia State Bank, so the holding company had two banks: Scandia State Bank and First National Bank in Belleville. Then First National Bank in Belleville acquired two branch locations, in Abilene and in Chapman, in 2002. Then in 2007, the decision was made to merge Scandia State Bank and First National Bank in Belleville, resulting in the formation of Astra Bank. Since then, Astra Bank has expanded by acquisition into Hays and Plainville. Astra Bank has also started a new branch in Dodge City.

CEOCFO: ***In April of 2024, Astra Bank announced the construction of a new banking facility at the corner of 27th and Main St., Hays, Kansas, and celebrated its completion in September of this year. Why Hays and what advantages does that location give you?***
Mr. Campbell: Hays is community of about 20,000 people, and Astra Bank had a tremendous opportunity to expand into Hays. At the time of the acquisition, the location of the bank was not necessarily the best location for serving our customers and the community. Therefore, the opportunity to move to another location gave us two significant opportunities that were huge for serving our customers and the community of Hays. One was we could build a new facility that was better configured for how banking operates today. This is because our prior facility dated back to the

1970s and banking has changed quite a bit from the 1970's to today. The other opportunity was that we were able to move to a new location that was more within the flow of how life happens in Hays, which makes it more convenient for our customers.

CEOCFO: ***In the announcement it says, "Saving taxpayer dollars;" how so?***
Mr. Campbell: It is not very often that you get to do something where you impact the entire community with your decision. The reason this project occurred was that the City of Hays needed to construct a new law enforcement center. When they received their preliminary construction bids, the construction bids were significantly over what was estimated when the project was initiated by the city government.

We had an opportunity to engage in conversation with the city government to consider looking at our existing building, which was not necessarily ideal for banking today. One key advantage our building did have was that it was right across the street from the courthouse. It was very close to the current court system, as well as the county law enforcement system. Therefore, our building could keep all the law enforcement in proximity so that they could continue working together in an integrated fashion.

As the City of Hays completed their due diligence work on this, they figured out our building could be renovated into everything they needed in a new law enforcement center. Additionally, it would save millions of dollars for the taxpayers because the renovation costs were significantly less than building a new facility.

CEOCFO: ***You have branches in Abilene, Belleville, Chapman, Dodge City, Hays, and Plainville, Kansas. How many branches or locations do you have and are you looking to grow that number again in the near future?***
Mr. Campbell: We are looking at growing those as the opportunities present themselves. One location that was not listed is Scandia. We continue to serve Scandia, which gives us a total of 7 locations in 7 communities.

CEOCFO: ***Would you tell us about the communities that you serve, as you mentioned earlier being rural. We are in the Tampa Bay area of Florida, and if you drive an hour north, with all the highways being built, those communities are now the suburbs. When you say rural, are they basically ag communities?***
Mr. Campbell: If you are in Tampa, Florida, you are going to have to go to the northern part of the Florida Panhandle to start finding something that looks more like where Astra Bank is located. The largest community that we serve is Dodge City, which has a population of roughly 25,000, and the smallest community that we serve is Scandia, where our charter is, and it has a population of approximately 400 people.

Even outside of our communities, the population density of our markets is low. The counties that we serve also have relatively small population bases. The largest county probably has approximately 30,000 people in it. It is a very rural environment from a population standpoint. All the areas that we serve are very oriented towards agriculture. Therefore, we are very much an agricultural focused bank because that is what is present in the communities that we serve.

CEOCFO: ***I see you have a great focus on the agriculture community offering banking solutions such as livestock loans, crop production loans, lines of credit loans, equipment loans, and agricultural real estate loans. Would you tell us about those and how it is that you understand how to meet the needs of the ag community when so many others miss the boat so to speak?***
Mr. Campbell: We are very much focused on the financial health and progress of our ag borrowers. It really goes back to my grandfather's philosophy of, "We are not going to lend people broke." We are very focused on making sure our Ag producers make continued financial progress, not only towards repaying their debt to us, but also towards building their overall business in a way that meets their goals and their dreams.

We are focused on making sure that our customers have solid cash flows. As we are talking to our customers about new debt, we are making sure that we are doing sensitivity analysis for a variety of scenarios. We use this data to frame conversations with our customers to help them understand what we see. We want them to understand that the metrics we look at don't simply tell us whether we should or should not do a loan, these metrics give us indication as to the likelihood of sustained financial success for these operations.

One of the challenges that causes banks to start looking to exit the agricultural space is not being intentional about developing individual relationships. Agricultural lending can be very, very challenging to do well because every ag operation is unique in and of itself, so it is not something you can do in a mass-production mode. You can do a lot of agricultural lending, but it is a highly customized situation.

CEOCFO: ***What other types of business and industries do you provide solutions for?***
Mr. Campbell: We deal with a lot of other small businesses that are present within our communities. We have small retail shops. We have restaurants. We even have a couple of industrial manufacturers. We approach them in a similar way to agricultural loans – being focused on cash flow, making sure that we have good financial progress happening. We apply that same individualized understanding of the relationship and to ensure that we have the right lending products to support those customers.

CEOCFO: ***Are you more of a business/commercial bank than a consumer bank? What is the mix and would you like to see that change?***
Mr. Campbell: I would say that we are a very balanced bank, just because of the nature of where we are. We are going to bank what is available in our communities. In some of our communities, that is going to be more consumer in nature. In other communities, our presence may look more commercial in nature. Overall, I would say we are fairly balanced between business/commercial and consumer banking.

CEOCFO: ***It seems like you highly value your employees and your team, giving out something called, "Shining Star" awards. Are you still honoring your employees?***
Mr. Campbell: We continue to make sure that our team is appropriately recognized because we are in a relationship-focused business. In community banking, our relationship with our customers is important, but relationships are a two-way street. Therefore, we must have great people on our side to help build those relationships. We want to make sure that our team is appropriately recognized for what they do. We want our team members to feel like they are valued within the organization. To ensure we achieve this goal, we continue to evaluate the recognition programs that we have. Therefore, we change those up from time-to-time to best meet what our employees tell us feels of value to them.

In the past, we have done things like the "Shining Star" awards. We currently focus our recognition efforts on internal communication, acknowledging service anniversaries, and celebrating birthdays. This helps our team understand that they are valued as people, not just simply as a part of a larger company.

CEOCFO: ***Has there been any significant changes to your team over the past few years?***
Mr. Campbell: We are very fortunate at Astra Bank that we have a high degree of continuity over the past several years. In fact, the average tenure is over 10 years of service with Astra Bank for those in leadership positions. We have blessed to have a lot of stability in our people and our leadership within Astra Bank.

CEOCFO: ***I see that you offer mobile banking. Do you place great emphasis on FinTech products and I know security is of great concern for everyone?***
Mr. Campbell: We make sure new products fit within the context of what we do as a community bank. We understand that the people who live in our communities still want access to the same conveniences and services that their friends and relatives who may live in larger metropolitan areas are receiving. Our customers want access to solutions like mobile banking. They also do not want to sacrifice the personal relationship they have when they come into one of our branches. Our customers want access to the decision makers in their local communities, and we provide that to them.

As we look forward, everything we offer must fit within that relationship banking context. This focus positions us to provide guidance and trusted information that is valuable to our customers. Having this depth of relationship is critical in fighting fraud. For Astra Bank to be effective in helping our customers protect their financial information from perpetrators of fraud, we must be intentional to continually build a deeper relationship with every customer.

CEOCFO: ***Before we close, I want to touch on a couple of personal things for you; first is that you are an educator in the banking sector; why is that important to you as well as the banking industry?***

Mr. Campbell: Education is important to me for two reasons. First, there were a lot of people who invested in me to help me have success in my banking career. Education is an opportunity for me to give back in a way that honors the people who have invested in me.

Second, I think it is very important to ensure that we are educating high-quality professionals in this industry. This ensures that the industry overall continues to be well regarded within the greater American economy. It is not good for the banking industry to have poorly educated bankers not doing their jobs well. That is why I am very passionate about education within the banking industry.

CEOCFO: ***You are also an advocate for the growth and sustainability of the banking industry; how does that help Astra Bank?***
Mr. Campbell: Anything that I do to advocate for the banking industry benefits Astra Bank. Banking is the conduit for capital in our economy. For our economy to flourish in a way that provides opportunities for success, it is imperative that we have a vibrant banking industry.

CEOCFO: ***I also noticed that you have a Bachelor of Science in Chemical Engineering; that is new one for me with a bank CEO; is this something you contemplated as an occupation and just happen to end up in banking or was banking in your blood?***
Mr. Campbell: It would probably make for a better story if I told you there was some deliberate master plan of how this was all going to work together. However, when I was growing up and growing up in a banking family, I got tired of being asked by people, "When are you going to come work in the bank?" I was good at math and science and I really enjoyed chemistry. I did a little research, and I found out that chemical engineers have good salaries once they graduate college. Additionally, because there would be no overlap with banking, a degree in chemical engineering would help ensure that I was not going into banking as a career.

In some sense, getting a degree in chemical engineering was my delayed childhood rebellion. However, you can see how well that worked out for me. I have found the disciplined problem-solving approach that you learn as an engineering major has been tremendously valuable to me as a banker. Also, understanding risk and applying risk management, which is a significant part of engineering, is very helpful as a banker. While I thought chemical engineering and banking would more different, the two careers share key characteristics.

CEOCFO: ***In closing, is there anything we should be aware of in your growth strategy for Astra Bank that we have not covered yet?***
Mr. Campbell: We are very focused on continuing to grow in the communities that we are currently serving, but we are also not ruling out other opportunities that may present themselves. Banking appears to be in a time of potential transition and change. Astra Bank is going to remain flexible so that we can provide the best possible services to our customers and our communities as we go forward.