

Meet Brandon. He's a
"do it all on the app"
member.



We get it. And we've got it.

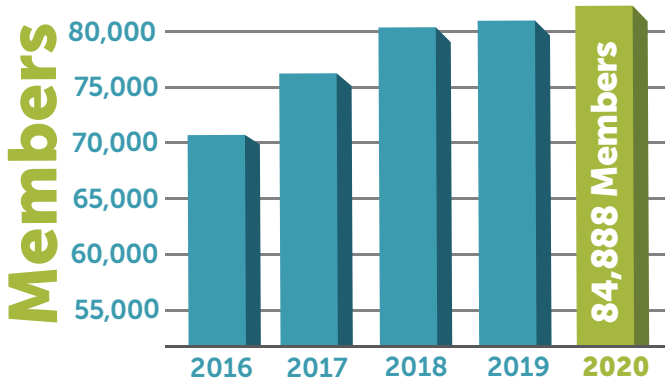
Financial Report 2020



Income Statement

	2020	2019
Interest Income - Loans	48,537,236	49,263,926
Interest Income - Investments	\$ 978,705	\$ 2,056,992
Total Interest Income	\$ 49,515,941	\$ 51,320,918
Dividend/Interest Expense	5,404,147	8,466,470
Borrowings	\$ 656,382	\$ 1,828,520
Net Interest Income	\$ 43,455,412	\$ 41,025,928
Non-Interest Income	18,698,627	15,245,741
Provision for Loan Loss	(5,538,667)	(3,922,169)
Payroll & Benefit Expense	(26,351,419)	(22,490,519)
Operating Expense	\$ (21,262,427)	\$ (18,231,316)
Net Income	\$ 9,001,526	\$ 11,627,665

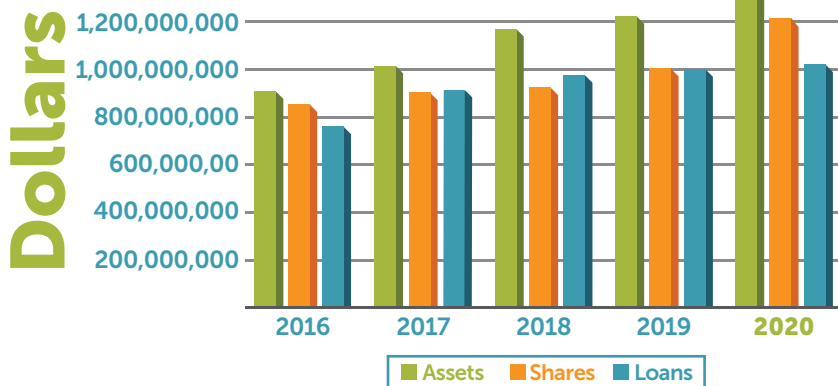
Membership Growth



Balance Sheet

	2020	2019
Assets		
Cash and Investments	268,536,943	114,040,554
Loans (net)	1,054,687,769	1,017,160,754
Property & Equipment	21,260,937	19,897,344
Other Assets	\$ 56,724,233	\$ 53,415,637
Total Assets	\$ 1,401,209,881	\$ 1,204,514,289
Liabilities & Members' Equity		
Liabilities		
Share Accounts	1,210,944,909	1,017,726,061
Other Liabilities	\$ 58,018,036	\$ 63,970,122
Total Liabilities	\$ 1,268,962,945	\$ 1,081,696,183
Members' Equity	\$ 132,246,936	\$ 122,818,106
Total Liabilities & Equity	\$ 1,401,209,881	\$ 1,204,514,289

Assets-Shares-Loans Growth



Financial History

	Shares	Loans	Assets	Members' Equity
2016	\$812,541,447	\$738,793,397	\$918,711,035	\$94,703,423
2017	\$857,073,280	\$866,989,864	\$1,048,568,609	\$102,067,515
2018	\$923,608,665	\$980,793,216	\$1,161,562,972	\$110,460,894
2019	\$1,017,726,061	\$1,018,628,571	\$1,204,514,289	\$122,818,106
2020	\$1,210,944,909	\$1,054,687,769	\$1,401,209,881	\$132,246,936

Mission

To be our member's most trusted and valued financial resource.

84,888 individuals trust Interra with their financial needs.

Committed to Excellence

We are committed to...

- **Providing** you with an exceptional level of service.
- **Making** it easy for you to do business with us.
- **Treating** you with the highest standards of respect and professionalism.
- **Identifying** your financial needs and offering solutions that will improve your financial life.
- **Delivering** accuracy in all of our work.

2020 Board of Directors

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Loren Eash | Director Emeritus

Bruce Stahly | Vice-Chair

David Eby

Vince Beasley | Secretary

Gina Leichty

Carl Stoltzfus | Treasurer

Carmen Snider



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