

**BANKS HAVE TELLERS.
WE HAVE LISTENERS.**



Banking is different here.



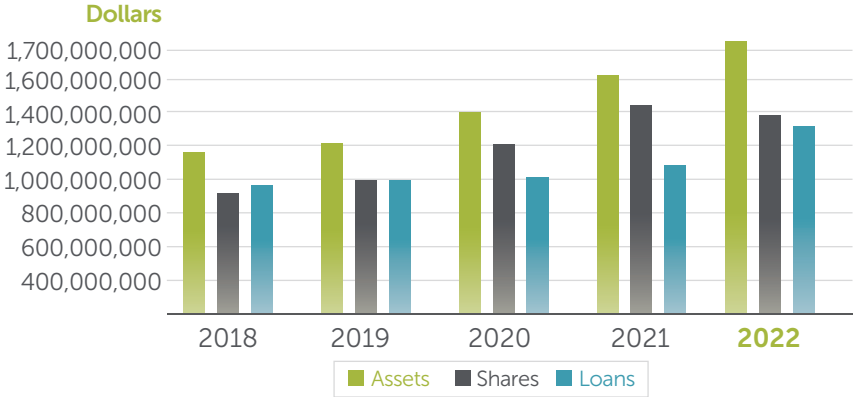
Income Statement

	2022	2021
Interest Income - Loans	53,407,977	45,635,139
Interest Income - Investments	3,153,473	1,804,342
Total Interest Income	\$ 56,561,450	\$ 47,439,481
Dividend/Interest Expense	5,615,582	3,571,486
Borrowings	2,100,708	514,259
Net Interest Income	\$ 48,845,160	\$ 43,353,736
Non-Interest Income	22,321,568	21,662,365
Provision for Loan Loss	(1,839,894)	(262,471)
Payroll & Benefit Expense	(30,633,537)	(29,016,459)
Operating Expense	(26,295,204)	(23,279,382)
Net Income	\$ 12,398,093	\$ 12,457,789

Balance Sheet

	2022	2021
Assets		
Cash and Investments	277,741,809	418,276,508
Loans (net)	1,359,876,649	1,115,679,224
Property & Equipment	23,221,516	23,649,264
Other Assets	69,312,891	63,736,980
Total Assets	\$ 1,730,152,865	\$ 1,621,341,976
Liabilities & Members' Equity		
Liabilities		
Share Accounts	1,391,657,174	1,419,350,868
Other Liabilities	208,570,543	61,262,297
Total Liabilities	\$ 1,600,227,717	\$ 1,480,613,165
Members' Equity	129,925,148	140,728,811
Total Liabilities & Equity	\$ 1,730,152,865	\$ 1,621,341,976

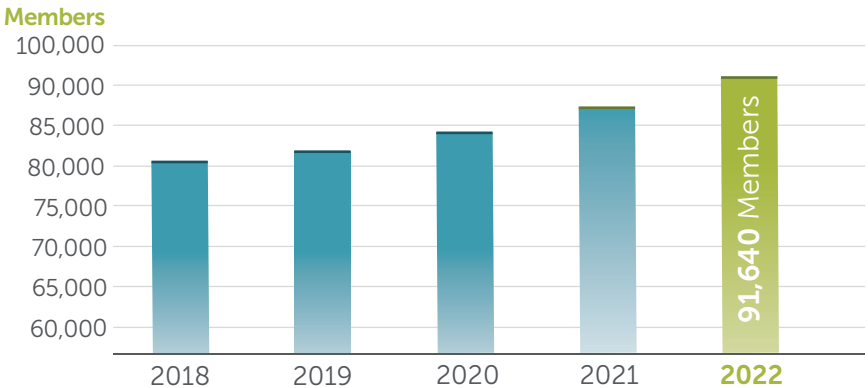
Assets-Shares-Loans Growth



Financial History

	Shares	Loans	Assets	Members' Equity
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	\$1,210,702,402	\$1,054,510,179	\$1,400,217,756	\$132,246,936
2021	\$1,419,350,868	\$1,115,679,224	\$1,621,341,976	\$140,728,811
2022	\$1,391,657,174	\$1,359,876,649	\$1,730,152,865	\$129,925,148

Membership Growth



Mission

To be our member's most trusted and valued financial resource.
91,640 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.

2022 Board of Directors

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Gina Leichy

Bruce Stahly, Vice-Chair

Carmen Snider

Vince Beasley, Secretary

Randy Zimmerly


Carl Stoltzfus, Treasurer

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the Federal Government does not guarantee that depositors will get back their money.