

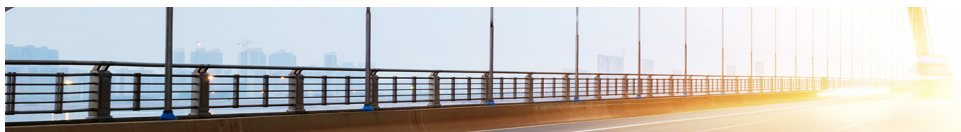
Bridging the past to the future.

2015 Financial Report

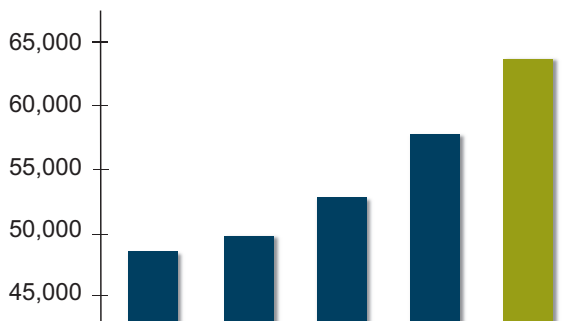


Operating Statement

	2015	2014
Interest Income – Loans	\$ 24,553,544	\$ 19,383,334
Interest Income – Investments	1,927,619	3,086,427
Total Interest Income	26,481,163	22,469,761
Dividend Expense	3,264,939	3,059,076
Net Interest Income	23,216,224	19,410,685
Non-Interest Income	10,824,700	8,666,300
Provision for Loan Loss	(1,513,064)	(869,356)
Payroll & Benefit Expense	(13,385,760)	(11,431,502)
Operating Expense	(13,983,684)	(11,256,456)
Net Income	\$ 5,158,416	\$ 4,519,671

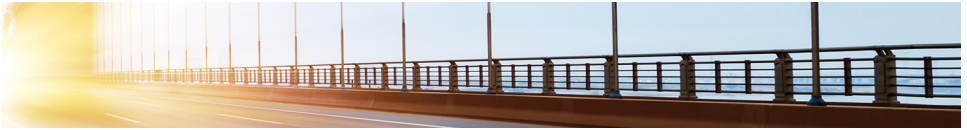


Interra Membership Growth

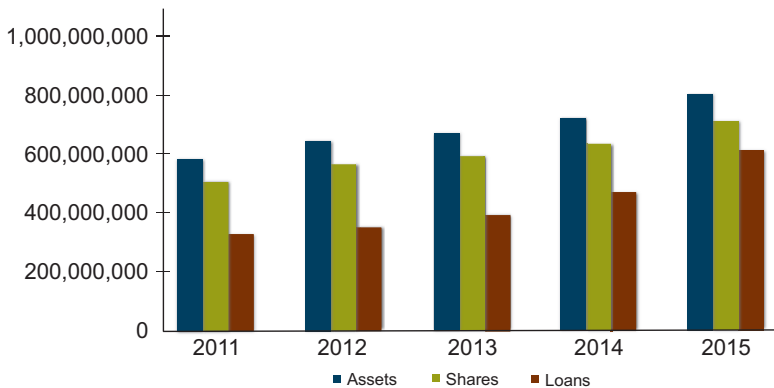


Statement of Condition

	2015	2014
Assets		
Cash and Investments	\$ 148,007,261	\$ 213,741,476
Loans, net	607,186,382	465,609,757
Property & Equipment	19,962,690	19,140,613
Other Assets	28,268,147	21,594,963
Total Assets	\$ 803,424,480	\$ 720,086,809
Liabilities & Members' Equity		
Liabilities		
Share Accounts	\$ 709,619,058	\$ 632,151,822
Other Liabilities	4,228,355	3,951,984
Total Liabilities	713,847,413	636,103,806
Members' Equity	89,577,067	83,983,003
Total Liabilities & Equity	\$ 803,424,480	\$ 720,086,809



Asset - Shares - Loans Growth



Financial History

Year	Shares	Loans	Assets	Member's Equity
2011	501,247,161	327,411,213	576,790,822	73,561,458
2012	563,328,021	348,345,716	644,419,074	78,244,480
2013	589,010,477	389,012,932	667,536,892	75,344,534
2014	632,151,822	465,609,757	720,086,809	83,983,003
2015	709,619,058	607,186,382	803,424,480	89,577,067

Our Mission

To be our members' most
trusted and valued
financial resource

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.



Your deposits are insured to \$250,000 per account. By member's choice, this institution is not federally insured.