

2025

ANNUAL REPORT

iQ CREDIT UNION®

TO OUR MEMBERS, PARTNERS + COMMUNITY

Most days at iQ begin with a simple question: “Can you help me figure this out?” What those days often end with is something bigger, a member who feels seen, supported, and confident they belong here. That sense of belonging isn’t a tagline at iQ; it’s the lens through which we make every decision.

Meeting people where they are builds stronger financial habits. That’s why we opened two new campus branches to reach more students across Clark County. Prairie and Woodland High Schools joined our six other campus branches this year! Everyday life also demands convenience, which is why Sherwood, our first Oregon location with a drive-up, joined iQ.

What truly sets iQ apart isn’t just what we do, but how it feels to engage with us: genuine, welcoming, and rooted in care. For the tenth consecutive year, iQ was recognized as a Top Workplace, a reflection of how our teams support one another and show up for members every day. That same commitment helped us reduce call center wait times by 75 percent, giving members more time for what matters most. Beyond our walls, our teams raised over \$15,000 during iQ Cares Week and awarded \$26,000 in scholarships to seven outstanding students. These are meaningful investments in the communities that shape us.

Looking ahead, we’re committed to deepening that sense of belonging. We’ll expand campus partnerships, grow convenient access along our Pacific Northwest trail, and continue strengthening inclusive practices. This includes equitable hiring, bilingual support, and clear pathways that turn opportunity into lasting careers.

Thank you for the trust you place in us. Your questions guide our work, and your stories shape our purpose. Together, we will keep opening doors that make financial wellbeing feel welcoming, simple, and uniQue.



Eric Petracca | President/CEO



Joseph Nutting | Board Chair



2025 HIGHLIGHTS



IMPROVED LOAN PROCESS TIMES
TO GET YOU APPROVED FASTER



RELOCATED OUR RIDGEFIELD BRANCH



OPENED OUR NEW SHERWOOD BRANCH



UPGRADED OUR BANKING SYSTEM TO IMPROVE
RELIABILITY + SPEED UP MEMBER SUPPORT



IMPROVED WAIT TIMES THROUGH OUR
CONTACT CENTER WITH SMARTER TOOLS



104,584 total members

354 employees strong

17 local branches







OUR MEMBERS. THEIR JOURNEYS.

Every milestone has a story—and we're proud to be part of it. From the excitement of buying a first home, to the courage of starting a business, the hope of saving for college, or the security of planning for retirement: every journey matters.

CHASE'S PATH TO "YES"

Chase walked into iQ with one goal: an engagement ring for the woman he loved.

As a new borrower, he initially qualified for a portion of what he needed. After this was explained, the iQ crew member assisting him was also newly certified as a FiCEP financial counselor and offered to help him build a savings plan at no cost to him.

His response? "Really? No WAY!" The following day, Chase returned to build a budget and explore side-jobs that could accelerate his progress. Within two weeks, he had saved enough for the ring and set aside a cushion for upcoming bills. That same weekend, his partner said YES.

Now, iQ is still supporting Chase and his fiancée as they plan for their wedding and their future. Programs like FiCEP do more than fund dreams—they help build strong financial foundations and show what it means to belong to a credit union that cares.

2,743 members earned more in 2025

When adding our High-Yield Intelligent Bundle
(Intelligent Checking + Intelligent Savings)

1,013 HELOCs funded

4,504 booked appointments online

75% decrease in call wait times

EMPOWERING MEMBERS ON THEIR FINANCIAL JOURNEY

When a member visited our branch, Nik went beyond the transaction. While reviewing her account, he noticed a large balance in her primary share account earning minimal dividends.

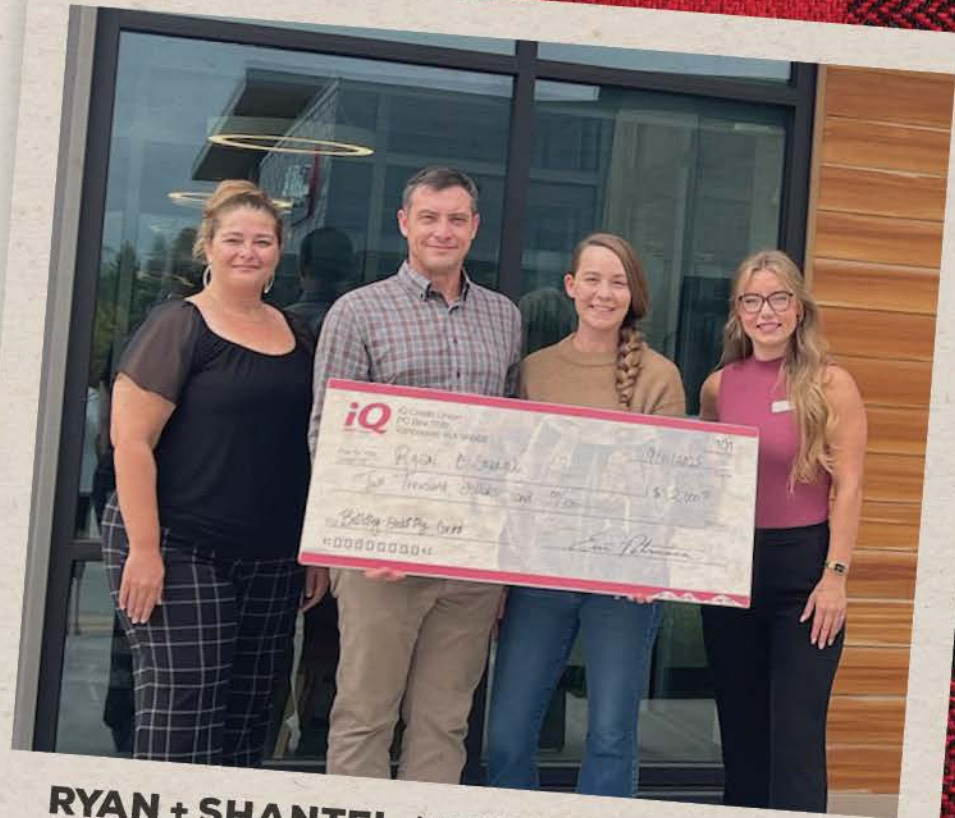
Understanding her preference for paper statements and in-person banking, Nik suggested moving part of her funds into her existing money market account for a higher dividend rate. This simple adjustment boosted her monthly earnings—without extra effort.

The member left feeling confident and valued, saying she'd ask for Nik personally in the future. Thanks to his thoughtful guidance, iQ turned a routine visit into a moment of empowerment.



***For over 20 years, we've
trusted iQ Credit Union
with all our banking needs.***

The \$2,000 HELOC
giveaway was a nice bonus,
but what really matters is
knowing we can count on
iQ to provide great service
and value for whatever
stage we are currently in.



RYAN + SHANTEL MEMBERS SINCE 2003
Winners of our 2025 Build Stability Giveaway



NOT THE
REAL EMILY

LEADING WITH HEART

We're here to empower members and build connections every day. We're committed to create a space where every voice matters and every journey counts. As we grow, we stay true to our values of equity, inclusion, and meaningful engagement.

Belonging isn't just something we talk about; it's what we live together, so we can thrive and shape a brighter future for all.

EMILY'S SECOND CHANCE

The pandemic had taken a toll on Emily, one of our members, leaving her in a financial hole that felt impossible to climb out of.

Without an account anywhere, paying back collections was nearly impossible. After being turned down by three other financial institutions, iQ was her last chance.

We asked what brought her to us. Her answer: "This was the first place I ever banked. I had an account here as a kid." She even remembered the red piggy banks we gave away for youth accounts.

We believe in second chances. Thanks to our inclusive approach—looking at only the past six months of activity—Emily qualified for both a savings and checking account.

This is why we're here. Every day, we live the Credit Union philosophy of people helping people—creating opportunities, fostering belonging, and giving members like Emily a fresh start and a brighter financial future.

INCLUSIVE BY DESIGN

Our policies and practices are built to remove barriers and create opportunities for everyone. Through our affirmative action plan, we ensure representation for individuals with disabilities, minorities, women, and protected veterans. We strengthen belonging through support networks and inclusive standards—because equity thrives when every voice is heard.



WHY LANGUAGE SUPPORT MATTERS

Priscilla's commitment to language support is more than a job—it's a way to build genuine connections. She uses bilingual support regularly in her role, making sure every member feels welcome and understood.

Priscilla had the chance to deliver holiday gifts to a family adopted by iQ. The mother's gratitude was overwhelming, and her children's excitement—running to hug Priscilla and share their Christmas lights—turned a simple delivery into a moment of joy and belonging.

And when a member came in asking for someone who speaks Spanish, Priscilla was able to help. The member was so appreciative that she began traveling from Everett, WA to Vancouver just to do her banking with Priscilla. That ongoing relationship is a testament to how thoughtful language support can break barriers, build trust, and foster true inclusion.

22 employees provide bilingual support

1,269 calls utilized the Language Line

Top languages: Spanish, Russian, Vietnamese, Arabic and Thai

290+ languages available



OPENING DOORS FOR TOMORROW'S LEADERS

The Script program's mission is simple yet powerful: remove barriers for diverse young talent by matching underrepresented college students with paid internships. Through this partnership, iQ helps create opportunities that foster inclusion and build future leaders.

iQ welcomed Nayeli to an internship with Organizational Development. Nayeli's not only excelling academically—she's actively involved in student organizations like the First Generation Student Association and M.E.Ch.A (Movimiento Estudiantil Chicano de Aztlán), advocating for equity and representation.

When Nayeli joined iQ as a Script intern, her excitement said it all: "Thank you so much, I'm really happy and excited for this new opportunity!" Internships like these do more than provide experience—they create pathways for growth, confidence, and belonging. By investing in programs like Script, we're shaping careers and building a more inclusive future for our industry. strengthens our sense of community.

Departments that have hosted a Script intern:

Human Resources	Community Impact
Organizational Development	Internal Audit
Marketing	Project Management

COMMUNITY IMPACT REPORT

PROUD TO SERVE OUR **UNiQUE** COMMUNITIES

Our community's story is written together.

We show our commitment to giving back through partnerships, volunteerism, and support for local organizations that make a real difference where we live and work.

From employees lending time and talent to boards and nonprofits, to volunteering at events and using paid volunteer hours, we believe impact grows when everyone has a chance to contribute. Together, we're building stronger communities—one connection at a time.



COMMUNITY IMPACT REPORT

1,117

Community Time Off Hours

iQ employees (aka the iQ Crew) took the time out of their schedules to volunteer

\$26,000

In total scholarships

We award 7 scholarships each year to support local high school and college students

\$389,847

in nonprofit support

We support local communities, donating through partnerships like the Foundation for Vancouver Public Schools, Elevate Oregon, and so many more.

\$10,000

Read With Me Program

We provide elementary school teachers with funding to give books to their students. This supports reading habits and fosters a lasting appreciation for literature.



FINANCIAL EDUCATION IMPACT

4,340

YOUTH IMPACTED

138

FINANCIAL PRESENTATIONS

13

REALITY FAIRS

DEVELOPMENT ISSUES WE SUPPORT



\$48,015

HUNGER + HOUSING



\$58,633

HEALTH



\$61,261

INCLUSION



\$125,019

EDUCATION





EXPANDING ACCESS, ONE DONATION AT A TIME.

“We are so grateful to iQ Credit Union and their iQ for Kids Foundation for their generous donation of \$2,000! Their support directly impacts our mission of expanding access to education, health care and services for individuals with autism and their families.”

— Washington Autism Alliance

THANK YOU TO OUR 2025 iQ FOR KIDS PARTNERS

Oregon Zoo Foundation	Soccer in the Park	Partners for Healthy Students
Union Ridge Elementary	Reading Results	Milagro
Micah's Miles	Odyssey World International Education	Girls Inc. of the Pacific Northwest
Eleanor Roosevelt Elementary	Services	Oregon Ballet Theatre
Fisher's Landing Elementary	Girls on the Run Greater Oregon	Cloth+Foster
Organization de Amigos	YMCA	BRAVO Youth Orchestras
James John Elementary	Friendly House	Metropolitan Performing Arts
Ke Kukui Foundation	Camp Rosenbaum	Bradley Angle
Friends of Hospice SW WA	Friends of the Children (SW Washington)	Breakthrough T1D
Healing Steps Therapy Foundation	Palanca Program	Battle Ground Prevention Alliance
Columbia Dance Center	Columbia Valley Parent Teacher Group	World Wise Project
JoyRx (Children's Cancer Association)	Rising Above Daily	Candlelighters for Children With Cancer
Vancouver Ballet Folklorico	Camas Robotics Booster Club	Enspire Arts
HomePlate Youth Services	4-Season	Washington Autism Alliance
Rego Scholarship	4-H Club (WSU Extension)	Support for Early Learning & Families (SELF)
Kindness Farm	OMSI	Kiwanis Club of Greater Woodland-Kalama
Ukandu	Emerald PTO	The Family Room
Merry Heart Children's Camp	Cascadia Health	ELSO Inc
Special Olympics	Multilingual Community Association	2g3ther Foundation
Portland Backpack	Bridge the Gap	

A COMMITMENT TO OUR COMMUNITY

Ruben is one of our employees who goes beyond banking services to make a difference. He's a passionate advocate and leader in the Portland area and greater credit union community.

He believes board service creates meaningful change where it matters most—at the community level. His experiences have been life-changing, filled with moments that inspire and remind us of the power one person can have. His leadership reminds us that real change starts locally—and iQ is proud to stand beside him in that mission.



COMMUNITY HIGHLIGHTS

209 community-focused events

\$86,200 Our staff helped raise these funds, supporting 45 organizations who help enrich the lives of local youth.
donated by iQ for Kids

40 employees served on **71** boards and committees

Corporate Philanthropy Awards: Ranked 10th in the Large Business category by *Portland Business Journal* for community impact and charitable contributions.

Nominated for Rookie of the Year: Sherwood, Oregon's Chamber of Commerce awards this to new businesses that demonstrate community commitment and business excellence.



iQ'S CAMPUS BRANCH PROGRAM

DISCOVERING A PASSION FOR BANKING

Caleb's journey to iQ started with curiosity and grew into passion. "I already had an interest in finance, but taking the Banking & Financial Services class at Mountain View High School helped me discover a true passion for banking. The more I learned about iQ's culture, the more I realized I wanted to be part of the iQ community."

As a high school senior, Caleb began as an intern at his school's campus branch and continued his experience as an intern at our Washougal branch—bringing enthusiasm and a commitment to learning that reflects the heart of our team.

10 campus branch interns

118 campus branch students

2 new campus branches

Prairie and Woodland High Schools are now part of our 8 campus branches in Washington.



OUR TEAM IS THE HEART OF iQ

Their dedication drives every milestone—which is why we invest in their growth that build skills, strengthen leadership, and foster inclusion; because when our employees thrive, so do our members.

EXCEPTIONAL GUIDANCE

When members Taylor and Jadan met with Megs to discuss their financial futures, they expected advice—they left with empowerment.

Megs brought expertise and empathy to the conversation, guiding them through the complexities of credit card management, building strong credit scores, and planning for major milestones like purchasing their first homes. What set Megs apart was a proactive approach: tailoring recommendations to each member's unique circumstances and ensuring every step was clear and achievable.

The impact was immediate. Taylor and Jadan walked away confident and ready to take control of their financial journeys. They've already implemented several of Megs' suggestions, and positive changes are underway.

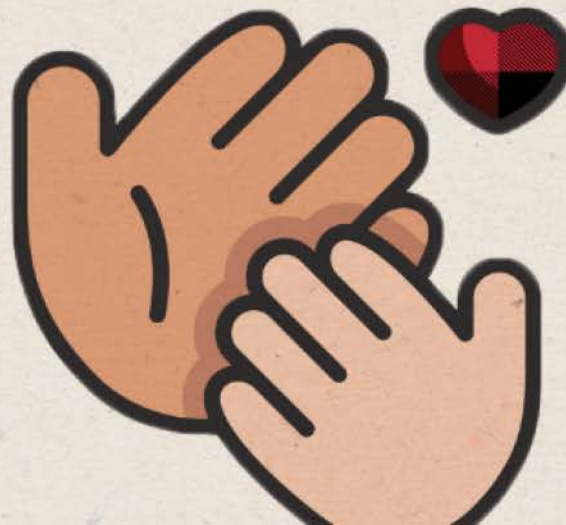
Megs' passion for helping members succeed reflects the heart of iQ's mission: people helping people. Her commitment to financial literacy and personalized support turns challenges into opportunities—and inspires trust that lasts well beyond a single meeting.

EXCEPTIONAL SERVICE

Chelsea turned a simple personal loan into a smarter plan.

She listened, guided, and followed through—introducing our member David to Intelligent Checking, then Intelligent Savings, and finally matching his rewards needs with Visa Signature—same rewards he was used to, no annual fee, and supports his qualifying activity.

Since switching, he's earned hundreds in dividends and even redeemed bonus points for a flight to visit family. He even sent his son and daughter to set up Intelligent products and a credit card—proof that care, education, and consistent follow-up build trust that lasts.



69 FiCEP-certified employees

Our staff advanced their career paths by earning their FiCEP certification—an America's Credit Union–recognized designation that builds expertise in financial counseling.

89 FiCEP appointments made

Members booked these sessions to get support with budgeting, building credit, or repairing credit.

Top Workplace for 10 years in a row

This *Oregonian's* award celebrates employee engagement and culture.

8 employees referred

Staff leveraged our Employee Referral Program to recommend candidates for open positions at iQ.

PROTECTING WHAT MATTERS MOST

During a follow-up, an account opener noticed suspicious activity—multiple cash advances and ATM withdrawals totaling \$19,000.

By carefully following iQ's onboarding protocols, this employee flagged the behavior and helped prevent an additional \$23,000 in fraud losses. Their attention to detail and commitment to our processes protected our members' money.

We helped members avoid more than **\$1 million** in potential check and member-to-member fraud.



CARE + WELLNESS

Supporting our members and employees goes beyond financial services—it's about caring for the whole person. For our members, that means offering resources and guidance that help them feel confident and supported in life—not just in their finances.

A STUDENT LOAN MILESTONE

Caring for our employees means supporting their financial well-being. For Ericka, that care came through our BenefitEd student loan match program—a benefit designed to help employees tackle one of life's biggest financial challenges.

With the help of BenefitEd, Ericka recently celebrated paying off her student loans. This milestone means nearly \$400 more in her pocket each month—money that can now go toward her goals and priorities.

Programs like BenefitEd reflect iQ's commitment to creating a culture of care and wellness. By investing in financial tools that make a real difference, we empower employees to take control of their financial future and experience the freedom that comes with progress.

A PERSONAL TOUCH THAT LASTS

"She's the reason I continue to bank here."
When member Guy stopped by our branch, he shared how much Claire's handwritten cards meant to him.

Every visitor asks about the plaid cards that he proudly displayed on his mantle at home—giving him the chance to share the story of iQ.

Her thoughtfulness left a lasting impression, reminding us that small acts of care create powerful connections. Claire embodies what it means to truly care for our members—and that makes all the difference.



64 wellness events

551 participants

24 wellbeing hours provided each year

Robust, affordable medical plan

(Gender-affirming care, hearing aid coverage,
100% covered dependent child premiums)

BALANCE MEETS BELONGING

The Rover Program gives employees flexible chances to work across branches—making it easier to balance life changes, education, and family priorities without pausing career growth. Each assignment also builds relationships, brings fresh perspective, and strengthens our sense of community.

McKenzie's journey with iQ began as a Campus Branch intern 14 years ago. After high school, she became the Credit Union's first rover—a role designed to provide flexible, cross-branch support for employees and operations.

“The Rover Program gave me the flexibility to further my career while going to college. Even after graduating, I stayed in the Rover Pool because I loved it so much! I get to work with different people every day, see employees grow, and expand my skills through specialized training. After nearly 13 years, I can't imagine doing anything different.”

LIFE BALANCE THAT MAKES A DIFFERENCE

Childcare costs can add up. But for Tabitha, iQ's benefit discount program made a big impact. By using a childcare discount, her bill lowered by almost \$200 a month.

Caring for our employees means more than a paycheck. It means providing benefits that support life outside of work, so our team can thrive at home and on the job.

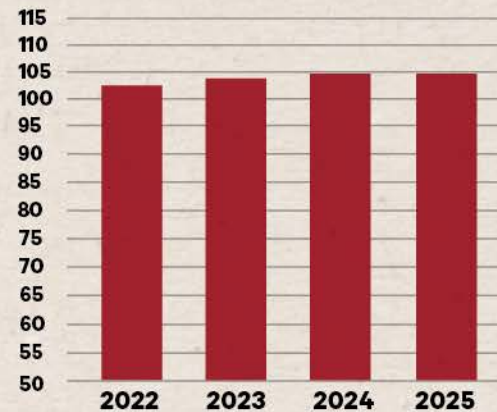


BEHIND THE NUMBERS

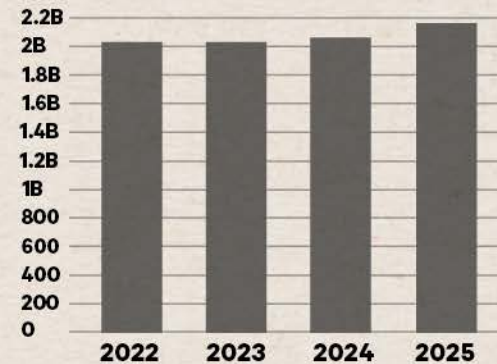
Our financial strength helps us serve more members and invest in our communities. Growth in assets, loans, and digital tools shows our commitment to making banking simple, secure, and accessible.

Financial wellness is for everyone—and we make it easy to understand the numbers, highlighting how our products and services open doors and empower members.

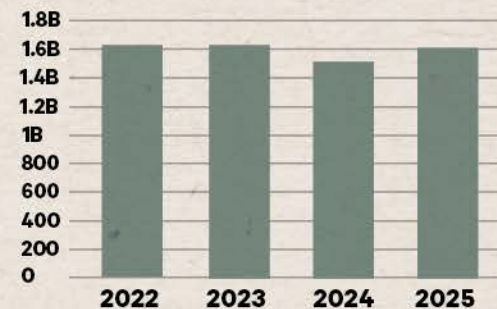
MEMBERS IN THOUSANDS



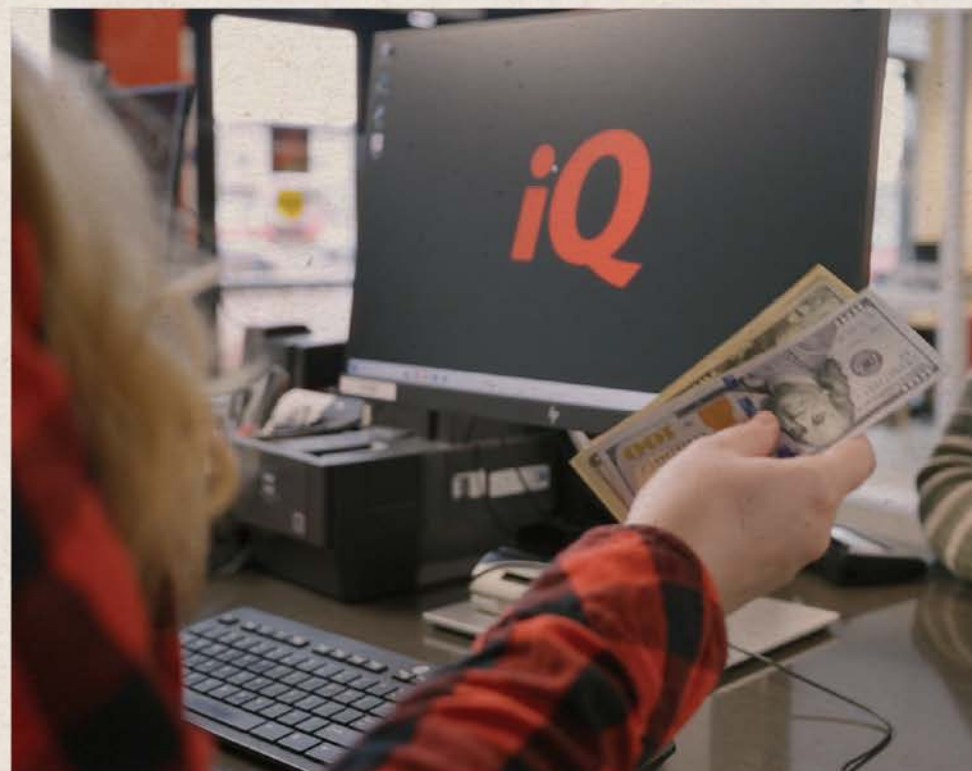
ASSETS IN BILLIONS



LOANS IN BILLIONS



ASSETS	2024	2025
Cash & Cash Equivalents	248,391,893	338,207,704
Investments	100,489,528	57,112,594
Loans	1,563,983,449	1,653,686,789
Allowance for Loan Loss	(16,501,823)	(15,951,282)
Fixed Assets	35,745,264	39,627,549
Other Assets	82,308,280	95,740,578
Total Assets	2,014,416,591	2,168,423,932
LIABILITIES + EQUITY		
Savings	743,441,805	878,731,782
Checking	582,586,563	620,870,920
Money Market	205,412,288	198,873,050
Certificates	157,858,929	157,449,511
IRAs	39,426,871	41,237,842
Non-Member Shares	47,053,000	12,482,000
Other Liabilities	33,405,232	30,227,313
Total Liabilities	1,809,184,688	1,939,911,170
Regular Reserves	12,761,288	12,761,288
Undivided Earnings	178,777,807	202,058,666
Equity Acquired in Merger	13,692,808	13,692,808
Total Equity	205,231,903	228,512,762
Total Liabilities & Equity	2,014,416,591	2,168,423,932
INCOME		
Interest Income	99,161,969	104,843,896
Interest Expense	(31,729,697)	(33,536,994)
Net Interest Income	67,432,272	71,306,902
Provision	(9,027,718)	(9,777,362)
Operating Income	29,532,229	28,665,599
Operating Expense	(66,680,591)	(69,905,378)
Net Income	21,256,192	20,289,761





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