Welcome to Sunrise Banks’ Impact Report

When I was a young boy I grew up playing stickball on the east side of St. Paul, a hard-working immigrant neighborhood. Years ago I had the opportunity to buy a bank in this same neighborhood, but it wasn’t my desire to build a business and donate some money when I retired. Instead, I wanted to “Do Well and Do Good” throughout my career. Our mission at Sunrise Banks is to be the most inclusive bank, empowering the underserved to succeed. The communities we serve are more than just a location; they are our home, the home of our customers, families, and friends.

And, the partnerships we form with our customers, our employees and our community organizations result in something pretty wonderful. Together we are strengthening the community; together we are multiplying our impact.

David Reiling
Sunrise Banks CEO

Named a “Top Thought Leader in America” three times by Trust Across America
WHO WE ARE

COMPASSION IS THE BANK’S MOTIVATION, ITS MISSION IS TO EMPOWER, ITS SPIRIT IS TO ACHIEVE.

The bank has a dynamic social entrepreneur at its helm, leading a team that innovates in the financial services industry and strives for financial inclusion for all. Sunrise Banks is a family-owned nationally chartered bank headquartered in St. Paul, Minnesota and has a long history of serving inner city communities in Minneapolis and St. Paul.

EMPLOYEE DEMOGRAPHICS

57% FEMALE | 25% MINORITY
30% LIVING IN LOW- AND MODERATE-INCOME COMMUNITIES

Sunrise Banks made it on the Minneapolis/St. Paul Business Journal Best Places to Work list, achieving an engagement score of 87.90 out of a total 100 points.

RECOGNIZING OUTSTANDING EMPLOYEES

DANI CAMPBELL | REGIONAL MANAGER TELLER OPERATIONS

Each year, Sunrise hosts the Sunny Awards to recognize an employee who most exhibits the Sunrise 10x Values — by creating a caring culture of achievement.

OUR BRANCHES

6 RETAIL BRANCH LOCATIONS
FOUR ARE LOCATED IN LOW- AND MODERATE-INCOME AREAS

All Sunrise Banks locations are accessible by public transportation. Over 49,000 square feet or 63% of facilities are LEED certified.
SUNRISE BANKS IS A
SOCIALLY RESPONSIBLE
EMPLOYER AND BANK
FOR THE COMMUNITY

Through partnerships and group affiliations, Sunrise Banks seeks to multiply the impact that the bank can have and spread positive change from our community to a global scale. Sunrise seeks other banks and companies with aligned values to work together to use business as a force for good.

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B CORP SCORE: 143

Sunrise Banks continues to be a Certified B Corp™. B Corps use the power of business to solve social and environmental problems. As a B Corp, Sunrise continues to meet rigorous standards of social and environmental performance, accountability and transparency.

Sunrise continues to be a member of the Global Alliance for Banking on Values (GABV). GABV is a network of the world’s leading sustainable banks that use finance to deliver sustainable development for underserved people, communities and the environment.

ONLY CDFI BANK IN MINNESOTA

Community Development Financial Institutions (CDFIs) are mission-driven financial institutions dedicated to community development and provide financial products and services to meet the needs of economically disadvantaged individuals within underserved communities. Over $135 million of loans (65% of all Sunrise loans) were originated in our CDFI Investment Area in 2015.

In 2015, Minnesota enabled new legislation to allow for Public Benefit Corporations, a new form of business incorporation for for-profit socially-minded businesses. A Public Benefit Corporation is a new legal tool to create a solid foundation for long-term mission alignment and value creation. Sunrise Banks’ holding company, University Financial Corp, GBC became a public benefit corporation on January 2, 2015.
MISSION-FOCUSED PRODUCTS

MISSION OVER MARGIN PRODUCTS TO SERVE ALL OUR CUSTOMERS IN THE COMMUNITY

Sunrise Banks is the most innovative bank empowering the underserved to achieve. Every product we offer embodies that mission. Whether it involves giving the unbanked and underbanked access to the financial system, helping build our customers’ credit, or lending to benefit the community through the Impact Deposit Fund, we are committed to positive social impact.

TRUECONNECT

SMALL DOLLAR LOANS

AVAILABLE TO 6,500 PEOPLE IN MN, CA, OH & VA & GROWING

TrueConnect is a common sense program designed to assist employees to safely and successfully navigate through difficult financial times. Offered as a fixed loan available in $1,000, $1,500, $2,000 or $3,000 amounts based on employee qualification, TrueConnect provides a set number of repayments through automatic payroll deductions.

IMPACT DEPOSIT FUND

OVER $125M

DEDICATED TO BUILDING POSITIVE CHANGE IN OUR COMMUNITY

Impact Deposit Fund loans benefit our community through affordable housing developments, community service projects, economic development and small business lending.

CREDIT BUILDER PROGRAM

APPLY FOR A LOAN | FUNDS PLACED INTO A C.D. | MONTHLY PAYMENTS | C.D. FUNDS CREDITED BACK ONCE ALL PAYMENTS ARE MADE

The Credit Builder Program is a combination loan and savings program that may help participants establish a good payment history, which is an important step to building a better credit score.

KASASA GIVING®

GIVING BACK TO NONPROFITS

With each qualifying debit card purchase, participants can give back to the cause of their choice:

- SMALL SUMS
- BRIDGE FOR YOUTH
- AMERICAN HUMANE ASSOCIATION
- BOYS & GIRLS CLUB OF AMERICA
- STAND UP TO CANCER
New Market Tax Credits: Putting Investments Into Low-Income Communities

Sunrise Banks received a $38 million New Markets Tax Credit allocation award from the Community Development Financial Institution (CDFI) Fund in 2014.

The purpose of the New Markets Tax Credit (NMTC) Program is to spur or increase investments into low-income communities.

In 2015, Sunrise Deployed $20,117,500 Million Of The NMTC Allocation Into Distressed Communities In The Twin Cities

- **$5 Million**
  - **Midway YMCA**
  - Will serve 8,993 clients annually after seven years
  - Grow employee population from 148 to 265 after seven years
  - 90% of new employees don’t require higher education
  - $4.1M in financial assistance over next ten years

- **$8 Million**
  - **Highlight Center In MPLS**
  - Will bring approximately 400 new jobs
  - An expected 100 daily visitors will support local business

- **$6.5 Million**
  - **800 West Broadway**
  - Home to a new workforce training center, health and wellness center, and retail business
  - Projected to create 20 living wage jobs and retain 60 living wage jobs

- **$617,500**
  - **Seward Redesign Renovations**
  - Will finance substantial renovations to a foreclosure property left vacant for seven years
  - Expected to create four living wage, full time jobs targeted towards low-income persons

Sunrise Impact Report 2015
Sunrise serves the community not only in the products it offers but also by giving back throughout the year. Sunrise employees are dedicated to charity and volunteerism, giving over 8,300 hours of volunteering as well as many donations. The bank focuses its philanthropic efforts on affordable housing, community services targeted to low- or moderate-income individuals, economic development, and activities that revitalize or stabilize our community.

**Sunrise Donated a Total of $5,000**

Sunrise donated a total of $5,000 to Twin Cities Rise, People Serving People and Urban Homeworks during a social media contest promoting each nonprofit’s causes.

**$5,873 Park Perks Coffee Proceeds**

$5,873 Park Perks coffee proceeds were donated to neighborhood nonprofit organizations.

**Employees Were Given $25**

Employees were given $25 to give back to an individual, family or group in need in the community.

**Approximately 650 Toys Were Donated**

Approximately 650 toys were donated to families from local nonprofit partners including: Breaking Free, Hmong America Partnership and Merrick Community Services.

**Employees Volunteered a Total of 8,303 Hours**

Employees volunteered a total of 8,303 hours in 2015, equating to 42 hours per employee.

**Sunrise Helped Newgate Through a Social Media Campaign**

Sunrise helped Newgate through a social media campaign to gain awareness and $5,000 in donations for the school along with promoting the organization with a video.

**Employees Raced Down Buck Hill**

Employees raced down Buck Hill on mattresses and raised funds for Bridging, a local nonprofit.

**In a Single Day, Employees Donated Over 250 Children’s Books**

In a single day, employees donated over 250 children’s books.

**Employees Gave $20,196 in 2015**

Employees gave $20,196 in 2015 to support nonprofit organizations.

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SUNRISE BANKS GIVES A MINIMUM OF 2% PRETAX EARNINGS PER YEAR THROUGH CORPORATE DONATIONS AND SPONSORSHIPS

AccessAbility
Aeon
Alliance Housing Inc
Ally People Solutions
Banyan Community
Can Do Canines
Choice, Inc
Clare Housing
Community Involvement Partners
Community School of Excellence
ComMUSIcation
Daily Work
Domestic Abuse Project
Dream of Wild Health
Episcopal Homes Foundation of MN
Exodus Lending
First Children’s Finance
Free Arts Minnesota
Friends of Saint Paul College
Greater Metropolitan Housing Corp
Greater Minneapolis Council of Churches
Hmong American Partnership
Hmong Cultural Center
Interact Center for Visual & Performing Arts
International Institute of Minnesota
Jabbok Family Services
Jewish Community Action
Kiwanis Club of Sioux Falls
LegalCorps
Listening House
Loppet Foundation
Lundstrom Center for the Performing Arts
Lutheran Social Services
Marnita’s Table
Metropolitan Consortium of Community Developers (MCCD)
Metropolitan Economic Development Association (MEDA)
Merrick Community Services
Midway YMCA
Minneapolis Chamber of Commerce
Minnesota Literacy Council
Murray Middle School
Minnesota Veterinary Medical Foundation
National MS Society
Neighborhood Development Center
NeighborWorks Home Partners
Nonprofits Assistance Fund
Northside Achievement Zone
Park Square Theatre
People Serving People
Prepare + Prosper
Project for Pride in Living
Saint Anthony Park Area Seniors
Seward Redesign
Silicon North Stars
Simpson Housing Services
Small Sums
Southside Family Nurturing Center
Textile Center
The Link
Tree Trust
Twin Cities Habitat for Humanity
Twin Cities Rise
Urban Homeworaks
Urban Ventures
Women Venture
Women’s Advocates
Women’s Foundation of Minnesota
Youth Farm
ACCOMPLISHMENTS

THROUGHOUT 2015
WE WERE HONORED
TO RECEIVE NATIONAL
RECOGNITION FOR
OUR ENDEAVORS

Although Sunrise Banks is a community bank, we have been making waves felt well outside of the bank’s local market. Between the positive impact the bank’s initiatives have to the stories we are able to tell about our customers and partners, Sunrise is making it known that you don’t have to be a large company to make a large impact.
Financial literacy is a huge hurdle to financial success. Sunrise Banks is committed to providing top-tier financial literacy training not only to the bank’s employees, customers, and partners, but also educating local children about saving and budgeting money. Providing this kind of education helps to create empowered adults who are ready to achieve success.

**FINANCIAL COUNSELING AND BUDGETING**

**FREE FOR CUSTOMERS/STAFF**

Sunrise offers Financial Choice, a program by Lutheran Social Services, to provide tools for bank customers and staff to take charge of their finances.

**K-12 SAVING AND SPENDING EDUCATION**

Sunrise began a partnership with Twin Cities Road Crew to offer interactive, energetic programming on spending and saving smart in Twin Cities urban schools.

**FINANCIAL LITERACY TRAINING PROGRAMS**

_6 SCHOOLS | 1,500 STUDENTS_

In partnership with nonprofit organizations, Sunrise employees facilitated literacy training across the community.