

## **Sunrise Banks Products & Services**

### **Credit Products**

Sunrise Banks is prepared to extend those types of credit which are commonly extended by a commercial bank. These types of credit include but are not limited to the following:

- Commercial and Industrial Loans, Lines, and Leases  
Secured and unsecured loans, lines, and leases for business and professional purposes to:
  - Manufacturers
  - Service
  - Wholesalers
  - Retailers
  - Non-profit Agencies
  - Churches
  - Civic Groups
- Small Business Administration Loans
  - SBA 7A Guaranty Loan Program
  - SBA 504 Real Estate Loan Program
  - SBA Express Program
- Small Business Expansion Program (City of St. Paul)
- Housing & Redevelopment Authority of St. Paul (HRA)
- Industrial Revenue Loans
- ½ ¢ Sales tax – Star Program (Loans and Grants)
- General GAP Financing packages (Loans/Guaranty)
- Minneapolis Community Development Agency (MCDA)
- City of St Paul Neighborhood Lending Partnership Commercial Star Loan Program
- New Market Tax Credit loans in partnership with Midwest Minnesota Community Development Corporation (MMCDC)
- New Market Tax Credit loans
- Low Income Housing Tax Credit (LIHTC) mortgage loans
- Secured and unsecured loans to individuals for personal, family or household purposes such as:
  - Revolving Personal Lines of Credit
  - Home Equity Loans
- Consumer Term loans for the purpose of financing:
  - Automobiles/Trucks/Vans/Recreational Vehicles
  - Property Improvements
  - Boats and Slips
  - Other loans for personal, family and household needs
- Real Estate Loans  
Secured loans to individuals and businesses to construct, improve or purchase real property and improvements.
  - Income property mortgage loans are available for the financing of commercial income producing property.
  - Owner-occupied residential loans are available with fixed and adjustable rates.
  - Interim Construction Loans
- Card Services
  - Visa/MasterCard for consumers and business
  - Corporate Purchasing Cards
  - CommUNITY card for nonprofits and municipalities
- Mortgage loans

From time to time the bank will need overline participation assistance from other banks to accommodate borrowing customers with credit needs in excess of the bank's legal lending limit. In turn, this bank may be requested to consider an overline loan in return which originates outside its assessment area. Overlines purchased by us are normally originated by other banks in their respective trade areas. These loans are considered and processed in accordance with the loan policy and procedure guidelines of Sunrise Banks.

### **Relationship Banking**

- Consumer Checking Accounts
  - Premier Checking
  - Senior Plus Interest Checking
  - Primary Checking
  - Kasasa Checking Accounts

- Consumer Savings Accounts
  - Premier Savings
  - Advantage Savings
  - Thrift Savings
  - Youth Savings
  - Interest Free Savings
  - IRA's
  - Certificate of Deposit
  - Kasasa Savings Accounts
- Commercial Checking Accounts
  - Signature Business Checking
  - Growth Business Checking
  - Core Business Checking
  - Community Checking
  - Growth Business Checking with Interest
  - Non-Profit Business Interest
- Business Savings Accounts
  - Community Savings
  - Core Business Savings
  - Growth Business Savings
  - Signature Business Savings

#### **Cash Management Services**

- Online Banking
- ACH Origination
- Wire Transfers
- Positive Pay
- ACH Debit Filter & ACH Debit Block
- EZ Deposit
- Directoro a Mexico
- CDARS & ICS Savings and Demand Accounts
- Sweeps
- Bill Payment
- Return Item Special Handling
- Electronic Data Interchange (EDI) Notifications
- Merchant Card Processing

#### **Miscellaneous Services**

- eStatements
- PopMoney
- Prepaid Gift Cards
- TeleBank
- Automatic Payments & Automatic Transfers
- ATM & Check Cards
- Safe Deposit Boxes
- Direct Deposit
- Cashier's Checks & Money Orders
- FDIC Insurance
- LSS Financial Choice – Financial Counseling
- General Purpose Reloadable Prepaid Card
- Impact Deposit Fund (IDF) for deposit products
- Credit Builder Program