



WILL YOU JOIN US?

In 2016, Sunrise Banks will be partnering with Twin Cities Habitat for Humanity to build a home for a local Twin Cities family. We are excited to say that we are the first Twin Cities company, of our size, and the first community bank to take on this enormous task. We cannot wait to tell this family, "Welcome Home."

As you know, success is built on partnerships and guess what, we are looking for partners to help us. Sunrise would like to invite anyone who is committed to making a difference in the community to partner with us on our Welcome Home journey.

What do we need? We are looking for financial donations and volunteer participants to help us over ten weeks during the summer of 2016.

JOIN US

We challenge you to begin the journey with Sunrise.

Visit our website to register and to get started.
www.sunrisebanks.com/welcomehome

Follow the journey on [Facebook.com/sunrisebanks](https://www.facebook.com/sunrisebanks)
#welcomehome

Contact us at welcomehome@sunrisebanks.com.

DONATE TODAY

There are three ways to donate:

1. Donate online at www.sunrisebanks.com/welcomehome
2. Donate in person at any of our six Sunrise Banks locations. Make checks payable to Twin Cities Habitat for Humanity.
3. Mail your donation to:
Sunrise Banks
c/o Welcome Home
200 University Avenue West
Saint Paul, MN 55103



Be sure to check out our next newsletter for more stories of people making an impact in their communities and beyond!



OurCommunity

A SUNRISE READER

INSIDE OUR COMMUNITY

- New products on the horizon
- In the Spotlight:
 - Building futures through recycling
 - Putting the fun back into baking
- Help us build a home



Happy New Year from all of us at Sunrise! I hope you had a wonderful holiday season with family and friends and are enjoying our mild Minnesota winter. Things are beginning to heat up at the bank as we are preparing to launch several new products and services in 2016. Inside this newsletter you can read about the innovative products that will soon be available. You may have also noticed the new newsletter design.

While this is a new design, you can still expect to read about the same great information.

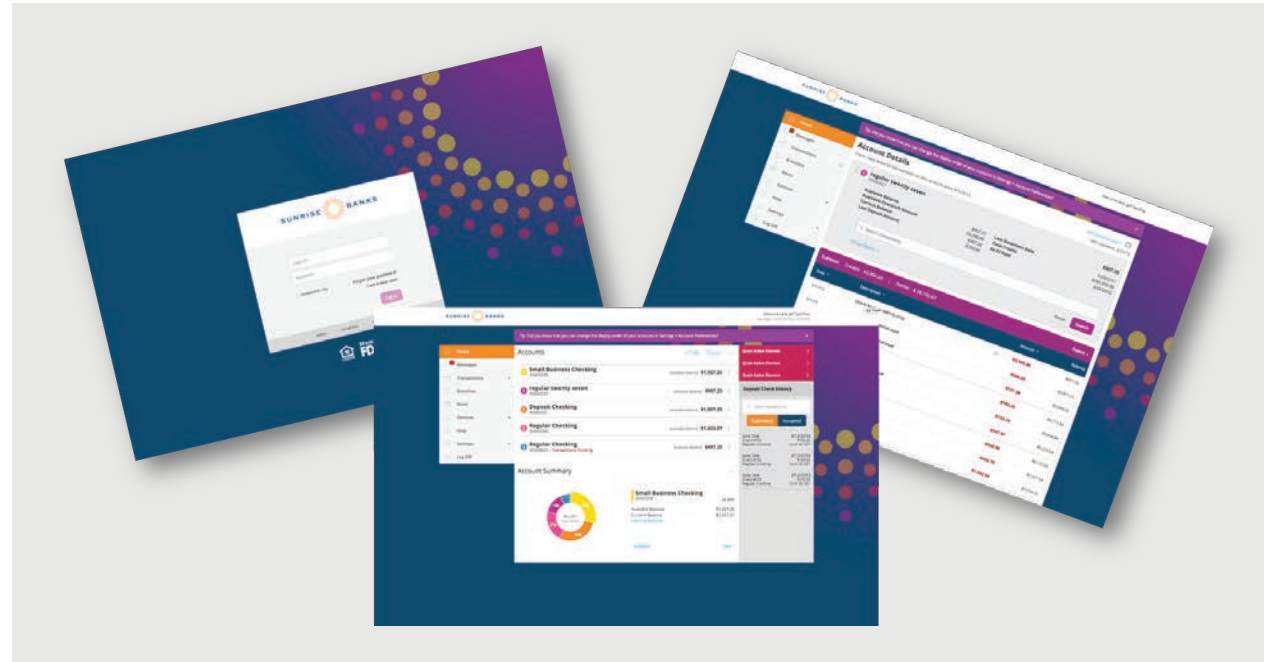
Thank you for your business and continued partnership.

Sincerely,
David Reiling, CEO, Sunrise Banks

Investing In Our Urban Core & Building Successful Communities.



NEW PRODUCTS ON THE HORIZON



Sunrise Banks is excited to announce a handful of new products and services for 2016. Our goal with these new products is to empower individuals and businesses across the Twin Cities to achieve their aspirations.

Here is a quick rundown of what is coming in 2016:

1. Sunrise has created a full service **mortgage department**. We will offer traditional mortgage products as well as ITIN mortgages and a grant program called Open Door that allows qualified borrowers the ability to receive up to a \$3,000 grant for down payment and/or closing costs. Look for more information from us in the coming months.
2. All debit card users will be receiving a **new debit card with the EMV embedded chip**. The EMV chip cards offer greater security from fraud.



3. Use your new Sunrise Banks EMV embedded debit cards with **Apple Pay™**! Now you can use a digital wallet when you shop and make purchases where Apple Pay is available.
4. This is the year to take your online banking wherever you are with Sunrise's **new Digital Banking**. This new platform offers a seamless transition between your desktop and the mobile app of our new digital banking platform. More information about the conversion will be coming soon.
5. Access to small business lending is key to helping companies succeed. We are launching a new online loan program, **Xceleration Capital™**. Businesses located in Minnesota can apply online for up to a \$25,000 unsecured loan. Xceleration Capital™ will be available within the coming weeks.

As you can see, we have been busy and are excited about the new products and services we are offering. Check out sunrisebanks.com for continued updates and information.

BUILDING FUTURES THROUGH RECYCLING

Tech Dump is a 501(c)(3) social enterprise providing job training and practical experience for adults facing barriers to employment that prepares them to be valuable employees with expanding futures.



Tech Dump accomplishes this through the recycling and refurbishing of electronics from both residents and businesses in the Twin Cities Metro area. In 2015, they processed 5 million

pounds of electronics, creating 47 full-time positions with 75% of their staff having experience in the justice system. By getting rid of unwanted gadgets, Tech Dump customers create hope and dignity for adults while providing important job experience.



Tech Dump guarantees all data is destroyed and items are properly handled, never exporting unprocessed materials. They are registered with the State of Minnesota and licensed to collect, transfer, store, and process E-waste. They hold the R2 (Responsible Recycling) Certification, a third-party certification, which verifies their data security, employee safety, and environmental processes meet industry best practice.

Tech Dump is also a proud co-founder of Impact Recyclers, the largest national network of social enterprise, certified electronics recyclers. Together, members of Impact Recyclers offer IT asset management, and certified electronics recycling services from coast to coast, while providing meaningful work for people who face barriers to employment.

Learn more: www.techdump.org

PUTTING THE FUN BACK INTO BAKING



Growing up in a very large family, Favorable Treats founder, Junita Flowers spent a lot of time in the kitchen prepping, cooking, baking and cleaning. Under the direction of her mother and grandmother and alongside her five sisters, they did

more than create meals in the kitchen; they created memories and strengthened connections. "Favorable Treats is my opportunity to inspire people to create memories in the kitchen and start baking again," Flowers says. Initially started in 2009 as a seasonal business, Favorable Treats currently operates in south Minneapolis at the City Food Studio production kitchen, where they produce three varieties of frozen pre-portioned cookie dough (chocolate chip, oatmeal raisin & oatmeal peanut butter chocolate chip). In addition to their online retail cookie shop, Favorable Treats' frozen cookie dough can also be found at select grocery stores in the Twin Cities.



"As a small business owner, it is important to have a bank that not only understands the financials of a business, but also understands the heart of an entrepreneur," Flowers states. "I have found that to be true at Sunrise Banks. It is reassuring to have a relationship with a bank that leads with compassion and is committed to providing resources to help my business grow and succeed."

Learn more: www.favorabletreats.com

Get your dream car today.

We offer rates as low as 1.99% APR*.

Apply today by contacting a Sunrise Banks Relationship Banker. (651) 265-5600

Offer available 12/28/15 - 3/31/16
*Annual Percentage Rate (APR); Rate subject to change at any time and is based on repayment period and age of car, so your rate may differ. 1.99% APR available on 2016 & 2015 Model Years. All loans subject to credit approval. Fees may apply. Contact a Sunrise Banks' Customer Service Representative for additional details.

New mobile app & online banking

COMING SOON

Do you have a new address? How about a new cell phone number? Or maybe it's a new email address?

Call us today at (651) 265-5600 to verify and update your contact information.