

Early fall is always time for reflection. As I reflect on the summer months, I want to thank you for attending our Customer Appreciation Days. It was great to meet so many customers and community



members. In addition, thank you for donating to the Sunrise Banks School Supply Drive. Your generous donations benefited schools and nonprofit organizations as hundreds of much-needed supplies filled classrooms and backpacks. Enjoy the change of seasons, and remember our door is always open to your comments and inquiries.

David Reiling,
Sunrise Banks CEO

Inside Our Community

Look inside to learn more about:

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The Icing on the Cupcake
Helping People Get Back To Work
- Keeping You and Your
Account Protected
- New Prepaid Cards Make
Managing Funds Easy
- Q&A: Rick Beeson



200 University Avenue West
Saint Paul, MN 55103
www.sunrisebanks.com

The Icing on the Cupcake

Cupcake, the Minneapolis-based bakery, is opening two new east-metro locations this fall. St. Paul's Merriam Park neighborhood and Eagan's Thomas Lake Center on Cliff Road will now feature Cupcake's raved-about delicacies.



Kevin VanDeraa began his culinary career in 2002, after leaving the corporate world. Always passionate about baking, he decided to attend culinary school and then landed a job at the Ritz Carlton Chicago under a world-famous pastry chef. He moved to Minneapolis in 2004 and opened his own bakery, Cupcake.

Cupcake and Kevin have received lots of accolades and increased visibility with his participation in The Food Network's *Cupcake Wars* reality television show. After winning the *Cupcake Wars* championship and \$50,000 in 2012, Kevin opened his Mall of America store, and now is set to open additional locations.

The first new location will be the former Two Smart Cookies space near Snelling and Selby Avenues in St. Paul.

Another new, full-service location will be in Eagan, in the space formerly occupied by Pardon My French on Cliff Road. Both should be open for business in October.

Sunrise Banks was happy to assist Kevin with these projects. We look forward to visiting him at his two new locations!

Visit www.cup-cake.com to view the menu and to learn more.

Helping People Get Back To Work

Small Sums is a Twin Cities organization whose sole purpose is to ensure that homeless individuals who have found jobs have the simple tools and supplies they need to get back to work. With practical and timely assistance that few other agencies provide, Small Sums works to remove obstacles that often prevent homeless workers from being able to take a job—like required work clothes and shoes, trade tools, professional licenses or union dues, and/or bus passes so they have a reliable way to get to work every day until they receive a paycheck.



Partnering with referring organizations that serve the poor and homeless, Small Sums provides simple needs and services (the majority at less than an average of \$150 per worker), often within 24-72 hours from when the application is submitted, so clients are able to accept a job and start working within days of the job offer—one of the most important steps to getting out of a homeless situation.

It's a surprisingly simple solution that is practical and economical, and it fosters the important role of self-sufficiency in helping clients get into places of their own. Small Sums' clients want to work, and the organization's unique program helps support their resiliency and efforts.

Learn more about Small Sums at www.smallsums.org.

Keeping You and Your Account Protected

At Sunrise Banks, we offer easy ways to help protect against all types of identity theft and fraud. **Online banking** allows you one easy way to monitor and review your account activities.

How we protect you

In addition to messaging and alert services for irregular activity, online banking offers data safeguards to protect you and your account, including:

- **Strong Encryption:** We encode information so that only you can access it.
- **Secure Sign-On:** Your account is password-protected and on our secure site preventing potential identity theft.
- **System Protections:** Our website has firewalls and security features to protect your information.

How to protect yourself

- Do not send your card number over email.
 - Only give out your card number over the phone if you initiated the call.
 - Review account statements regularly. Contact Sunrise Banks immediately if you notice any discrepancies.
 - When selecting a PIN, do not use something readily accessible in a wallet, such as a phone number, birth date, etc.
 - If you need to cancel your card or receive a new one, destroy your old card immediately.
 - Only shop with merchants that you know and trust.
 - Only make Internet purchases on secure sites.
- Always log off of any website after a purchase.

To learn more about how to protect you and your business from identity theft and fraud, visit our OnDemand Education Center at www.sunrisebanks.com.

New Prepaid Cards Make Managing Funds Easy

Creating new products to meet our customers' changing needs is always top of mind at Sunrise. We are now offering a Prepaid Card Program, making it easy for you to make purchases, pay bills, and set up automatic payments.

To open a Prepaid Card, apply at any Sunrise Banks location. No credit report is needed to obtain a card. Adding funds to a Prepaid Card is easy. Simply deposit money at any Sunrise location or at any retail location that offers Green Dot®. You can also load your card via direct deposit from any income source.

With a Sunrise Banks Prepaid MasterCard®, you can:

- Make purchases in-store or online everywhere Debit MasterCard is accepted.
- Withdraw cash from ATMs.
- Set up easy, automatic payments.
- Manage funds at www.thecardcenter.com.

Plus, with a Prepaid Card, you'll have peace of mind knowing you will never incur overdraft fees or debt, because all funds are preloaded onto the card.

Talk with a banker to learn more or visit sunrisebanks.com.

Now Offering

The Sunrise Banks Prepaid MasterCard®

Prepaid Cards are designed for individuals who are looking for a different way to manage funds.

- No credit report is needed to obtain a Prepaid Card.
- Make purchases in-store or online everywhere Debit MasterCard is accepted.
- Withdraw cash from ATMs.
- Set-up automatic deposits and payments.

Talk with a banker today to learn more or visit sunrisebanks.com



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Rick Beeson

Executive VP, Director of Corporate Development and Government Relations at Sunrise

Previously the president of Park Midway Bank, Rick Beeson is settling into his new position at Sunrise, promoting community banking and new business growth. He serves as chairman of the University of Minnesota Board of Regents, and is passionate about community involvement.



You've been with Sunrise for more than 25 years. Do you have a favorite memory?

When I look in the rearview mirror I remember the people. What a fun and capable group!

I remember people like Sig Haugen. He was the son of a missionary living in China before WWII, and settled in St. Anthony Park. He started as manager of our safe deposit box area, and eventually worked at our holding company. He finally retired recently at age 95.

Sunrise has always attracted great people.

What do you think makes Sunrise so unique?

From a high level, we have a real strategic plan. Most banks and credit unions don't plan and create long-term ideas and goals the way we do. I think that's a big difference from the very high level.

From a customer standpoint, there's always been continuity. Our customers believe in us. Even when we go through change, our customers are still loyal.

What are some of the exciting changes customers can continue to see as Sunrise grows?

We're going to continue to roll out affordable and relevant products, and continue to be visible and accessible in the community.

A lot of what community building is about is taking responsibility and leadership for solving problems. We're long-term players in banking and the community. And we will continue to evolve to meet our customers' needs.

FALL 2013

Community Calendar

OCTOBER

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Shred-It Day

9am - 12pm | Sunrise Banks | 200 University Avenue West, St. Paul

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Payment Fraud Protection Strategies –
Business Banking Seminar

7:30am - 9am | Town & Country Club | 300 North Mississippi River Blvd.

Pre-registration required.

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DECEMBER

Santa Day & Sleigh Rides

9:30am - 1pm | Sunrise Banks | 2300 Como Avenue, St. Paul