

OUR COMMUNITY

A SUNRISE READER



SPRING 2014

BANK NEWS | FINANCIAL INSIGHTS | SPOTLIGHT STORIES

We've finally made it to spring, with great weather and a beautiful summer on the horizon. I'm sure you are just as excited as we are to spend time outside walking, playing, and enjoying the fresh air.



We would like to invite you to join us for food and fun during our Customer Appreciation Days in June, July, and August. Take a look at the events calendar for more details. We also encourage you to keep your ears open regarding a new and exciting suite of products coming to Sunrise this summer. News will be posted on our website in July.

Sincerely,
David Reiling, CEO, Sunrise Banks

Inside Our Community

Look inside to learn more about:

- A Better Way to Get Out of Debt
- Our Social Media Community
- In the Spotlight:
 - A School Program That's Out of This World
 - Creating Success Stories for Three Generations
- Q&A: Joan Herman

Joan Herman

Senior Vice President at Sunrise Banks



Sunrise Banks has always strived to help the underbanked and underserved achieve financial stability. That's why we offer numerous prepaid card programs to individuals and businesses looking for flexibility, convenience and peace of mind. Joan Herman, who directs our prepaid

card division, talks about how new prepaid cards are aimed at helping individuals and businesses make money management easier.

What new prepaid cards can we see at Sunrise?

We're launching a new prepaid card for businesses that will make managing funds easier. Businesses can load money onto the card for employees to use. There are spending options businesses can put against the card that makes it only able to be used at certain merchant locations and with spending limits.

From a business perspective, it helps them control their expenses and also know where those expenses are occurring. The cards can also be loaded with daily per diems, however businesses want to use them.

What are the benefits of prepaid cards for individuals?

For individuals, prepaid cards let people use it the same way they would a checking account. They can set up automatic bill pay and automatic debits, and they can have their payroll or government assistance automatically deposited onto the prepaid card. If you

choose a general-purpose reloadable card that has all these features, it can work just like a checking account does.

Can using prepaid cards help people better manage funds?

We're seeing a lot of people use them for budgeting. People are setting their entertainment budget at say \$200 and using a prepaid card for it. They're using it for their teenage kids' allowance or they're giving it to their kids at college for food or spending. It's a way to easily control and monitor spending. We're seeing all sorts of ways people are using prepaid cards for specific spending or bill paying. They are really benefitting people and businesses in numerous ways.

To learn more about prepaid cards visit www.sunrisebanks.com.

SPRING 2014 Community Calendar

June 19

Customer Appreciation Day — 11am-1pm
1351 Arcade St., St. Paul, MN 55106

July 10

Customer Appreciation Day — 11am-1pm
525 Washington Ave. N., Minneapolis, MN 55401

August 7

Customer Appreciation Day — 11am-1pm
2300 Como Avenue, St. Paul, MN 55108

Creating Success Stories for Three Generations



Minnesota Chemical Company has been keeping things clean since 1915, when founder R.P. Baker decided the Upper Midwest needed a more local source for

laundry and dry-cleaning supplies. In 2015, the company will celebrate 100 years as a family-owned business.

In its first few decades, MCC distributed national brands and also had an active soap manufacturing plant. These high-quality natural soap products were sold to laundries, and also distributed as plant cleaners to creameries and dairies. With the dawn of synthetic detergent products, MCC discontinued its soap operation.

Today, the third generation of the Baker family still owns and operates MCC, which focuses on serving Midwestern clients. MCC is proud to offer best-of-class supplies, equipment, parts, and service for on-premise laundries, dry cleaners, and coin-operated laundries.

During the last few years, the company has seen increasing business in coin-operated laundries along with growth in North Dakota's hospitality industry and hotel laundry services, much of it tied to the oil boom.

The company is also actively involved in St. Paul business organizations, including Sunrise Rotary and the Midway Chamber of Commerce.

Sunrise Banks is glad to provide Minnesota Chemical Company with its banking needs, and wish the company success on its next 100 years of family ownership!

For more information, please contact Steve Baker at 651-646-7521 or www.minnesotachemical.com.

A School Program That's Out of This World

St. Paul's East Side is home to one of the most unique education programs in the world. It's where the country's first pre-kindergarten to 12th grade aerospace and engineering curriculum is helping kids of all ages develop confidence and, maybe one day, reach for the stars.

Farnsworth PreK-8 and Johnson High School students fly in simulators and engage in hands-on engineering activities like robotics and computer-aided drafting. They fabricate working models on 3-D printers, laser cutters, and milling machines located in the school's state-of-the-art labs. The students also are visited by aerospace and engineering experts from all over the world, and they get to study on field trips all over the country.



Last summer, a retired FedEx jet, donated to the Minnesota Association of Women in Aviation, landed at Holman Field in St. Paul. With a federal transportation grant in partnership with St. Paul Public Schools, it is being converted into the first-in-the-nation Learning Jet for K-12 education. In it, students will pilot a multi-modal transportation curriculum.

We are proud to help Farnsworth and Johnson students soar to new heights!

To learn more about either school or make a donation, please contact Jill Wall at 651-744-4345 or visit their websites at farnsworth.spps.org and johnsonsr.spps.org.

Introducing a Better Way to Get Out of Debt

Look before you leap, when it comes to finding real solutions for debt. But did you know that Sunrise Banks has a solution to help you conquer your debt? Through a partnership with Lutheran Social Service (LSS), all Sunrise Banks customers are eligible for free, confidential financial counseling.

In addition, LSS has a debt management plan (DMP) to consolidate all your credit card debts into one monthly payment – often at lower interest rates – so you can pay off those debts faster. And for Sunrise customers, LSS will waive the set-up fee for a DMP. Get a jump-start on building your financial success.



Call 800-528-2926 or visit ConquerYourDebt.org to schedule an appointment or learn more!

Learn more about us on Facebook and Twitter

There's a lot going on at Sunrise Banks, from working to make a community impact and empowering the underserved to achieve, to customer and employee recognition, to new and innovative banking products and services that make money management easier for our customers. We're excited to share good stories with you here in our Sunrise Reader, and with you online at our new Facebook (facebook.com/SunriseBanks) and Twitter pages ([@SunriseBanks](https://twitter.com/SunriseBanks)).

Now you can follow us every day and see the work we're doing in our communities, and how your funds are helping to make our cities an even better place to live. We also want you to meet our dedicated employees and see how Sunrise operates its unique banks. That's why we'll share behind-the-scenes stories and highlight our people, so you can better know Sunrise and its passionate team, and see why and how we're a leader in creating positive social and environmental impacts in the communities we serve.

Join the conversations today, and get inspired! See how Sunrise is working to change financial services and striving for financial inclusion for all.

Have your own great success story? We want to hear how we've helped you! Share it with us on Facebook and Twitter!

