

OUR COMMUNITY

A SUNRISE READER



WINTER 2014

BANK NEWS | FINANCIAL INSIGHTS | SPOTLIGHT STORIES

All of us at Sunrise hope your new year is full of everything wonderful for you and your family!

I would like to personally thank everyone who participated in our Santa and sleigh ride event at our Como Avenue location. The bank was filled with



smiling children eager to visit Santa. I would also like to thank all of the bank's employees who fulfill our mission every day. 2014 is going to be an exciting year! We are gearing up for a year full of innovations and new community partnerships. We look forward to helping you with all of your banking needs.

Sincerely,
David Reiling, CEO, Sunrise Banks

Inside Our Community

Look inside to learn more about:

- Sustainable Banking: What it Means and Why It Matters
- Sunrise Banks Honored with 'Best for Communities' List
- In the Spotlight:
 - Spurring Urban Revitalization
 - Helping Seniors Stay Happy and Healthy
- Q&A: Bryan Toft

Sustainable Banking: What it Means and Why It Matters

The word “sustainability” gets tossed around a lot. But what does it mean in banking?

Thanks to the Global Alliance for Banking on Values (GABV), banks and communities all over the world are benefitting from a sustainable model that puts people first.

GLOBAL ALLIANCE FOR BANKING ON VALUES

As members of the Global Alliance for Banking on Values (GABV), sustainability—serving the needs of our community—is at the heart of what we do.

GABV is an independent network of banks using finance to deliver sustainable development for underserved people, communities, and the environment.

The organization is rooted in the belief that banks don't just avoid doing harm; they actively use finance to do good. We are proud to be a part of an organization that is setting new standards for sustainable finance!

To learn more about this unique membership organization, go to www.gabv.org.

Sunrise Banks Honored with ‘Best for Communities’ List

Sunrise Banks was recently recognized by the nonprofit B Lab for creating a positive impact in the communities we serve. B Lab, a nonprofit organization that serves a global movement to redefine success in business, scored Sunrise Banks in the top 10% of all B Corps for community impact on its “B Corp Best for Communities List.”

“Receiving this honor from B Lab is important to us as it directly reinforces the purpose of our brand and what we're about,” said David Reiling, CEO, Sunrise Banks. “We take pride in the work our organization does to ensure we positively impact our customers, our employees and our community.”

Sunrise Banks works to be an active and responsible corporate citizen by focusing on a triple bottom line—people, planet, and prosperity.

“Businesses that can empirically demonstrate they improve the quality of life in the communities around them will be the ones that attract the best talent and turn their customers into evangelists,” said Jay Coen Gilbert, co-founder of B Lab, the nonprofit that publishes the B Corp Best for the World Lists.

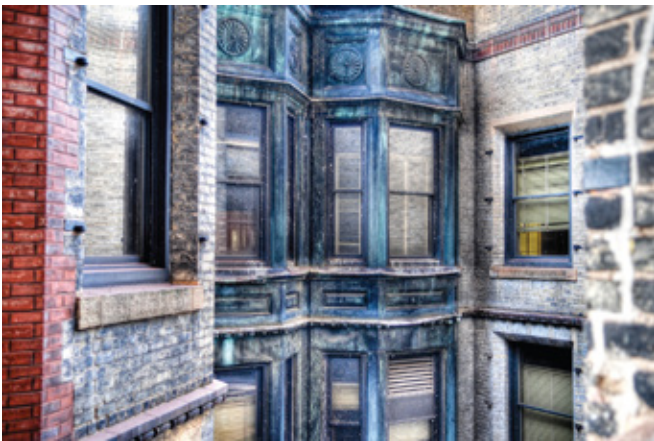
We are honored to receive such prestigious recognition from B Lab, and to continue to serve our community members!



Spurring Urban Revitalization

Meet Rich Pakonen and Clint Blaiser, two entrepreneurs who once convinced a property owner mired in litigation to sell them St. Paul's first skyscraper, a condemned parking ramp, and three adjoining downtown properties. The ramp was condemned and the buildings had been vacant and on the verge of having their utilities cut off.

That was then. Today, 230 luxury, historic apartments in the Pioneer Endicott Buildings are close to being completed in the three-building site in Lowertown, thanks to a team of construction and historic preservation experts. The restored historic apartments will give residents a set of services and amenities that are new to St. Paul.



More than half of the units have been leased so far, with plans to lease more units as soon as construction is complete.

"We knew this was going to be a fast-moving project in terms of interest, but this is even more than we had originally anticipated," said Rich Pakonen, president of PAK Properties.

This is not their first project in St. Paul but it is their biggest and most ambitious. "You know, it's a gamble, but I think it was a smart gamble," Pakonen said. "I mean, we're right in the middle of town... We're in the right place at the right time."

To learn more visit, www.pioneerendicott.com.

Helping Seniors Stay Happy and Healthy

The Payne-Phalen Living-At-Home/Block Nurse Program (Payne-Phalen LAH/BNP) provides outreach and services to East Side seniors, promoting their ability to remain healthy and safe in their homes.



Last year, two staff and many dedicated volunteers served approximately 200 seniors and their family members through direct service or coordination of services and medical advocacy. Assistance provided includes friendly visitors, rides to medical appointments, Brown

Bag grocery delivery, community blood pressure clinics, senior exercise classes, caregiver services, and more. There is no charge to seniors for most of these services.

In 1999, members of the First Covenant Church started the program when they realized that older members of the community faced age- and health-related barriers to maintaining their wellbeing and independence. Currently the Payne-Phalen program is available to individuals age 65 and older in the District 5 planning area of St. Paul.

Today, it is a member of the Living At Home Network, which consists of 39 LAH/BNP programs throughout Minnesota, including 11 in various neighborhoods of St. Paul. Programs operate with a "neighbors serving neighbors" philosophy, and rely on screened volunteers from the communities. This strengthens ties among neighbors while ensuring seniors remain safe and connected to the neighborhoods that they consider home.

To learn more or to make a donation, visit the Payne-Phalen Living At Home Block Nurse Facebook page or visit their website, www.blocknurse.org/payne.

Bryan Toft

Manager of Government Lending at Sunrise Banks



An employee of Sunrise Banks since 2004, Bryan Toft works to market and structure Small Business Administration (SBA) and New Markets Tax Credit Loans, helping to serve the urban core and create and grow successful businesses in our communities. Here's what he has to

say about growing our business portfolio—and local businesses—in 2014.

What changes can we see for SBA loans in 2014?

One important change for 2014 is that in the past, if there was collateral shortfall, a person was required to pledge all available collateral, including stock portfolios, their cars, anything they owned personally.

Now that requirement has been limited to a pledge of personal real estate, but only in certain circumstances.

What are some of the requirements for qualifying for an SBA loan?

For established businesses, the most important thing is to have positive cash flow. If you're going to start a new business, you have to be very sure that what you're projecting for cash flow is accurate and reasonable. Experience in running or managing a business is a big plus in ensuring it will succeed.

What types of small businesses has Sunrise helped to grow?

We have a diverse base in terms of types of businesses, everything from construction companies to manufacturers to distributors to restaurants. It is a bucket that applies to almost every business area.

What are Sunrise's goals for SBA loans in the near future?

We'd like to grow the SBA loan portfolio. The SBA products fit right into Sunrise Banks' mission to help serve the urban communities. As a Preferred Lender, we have the authority to approve loans internally, drastically reducing the time from loan application to closing. Utilizing that designation will allow us to make more loans to small businesses in the urban core.

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We look forward to you being a part of our growing Sunrise community!