

# OUR COMMUNITY

## A SUNRISE READER



WINTER 2015

BANK NEWS | FINANCIAL INSIGHTS | SPOTLIGHT STORIES

Happy 2015! On January 2nd we started the year off by becoming one of the first Public Benefit Corporations in Minnesota. Becoming a Public Benefit Corporation was a simple decision for the Bank, as everything we currently do aligns with the new legislation. Check out the inside article to learn more about Public Benefit Corporations and Certified B Corporations.



2015 will also be the year of new products and services at Sunrise Banks. Look for information in your mailbox, online, and on our social sites for exciting news throughout 2015.

Sincerely,  
David Reiling, CEO, Sunrise Banks

## Inside Our Community

Look inside to learn more:

- Lending options can make spring dreams within reach
- Sunrise CEO honored as top thought leader
- In the Spotlight:
  - Helping kids connect to the world around them
  - High fashion at low prices
- Sunrise Banks becomes one of Minnesota's first Public Benefit Corporations

## Lending Options Can Make Spring Dreams Within Reach

At Sunrise Banks, our competitive rates and lending options can help make your warm-weather adventures and projects a reality.

### Home Equity Loans and Lines of Credit

Home equity loans and lines of credit can be used for a variety of situations: home improvements, unexpected expenses, a dream trip, or for your child's tuition. We offer competitive rates and various payment options, and we can help you determine if a home equity loan or line of credit is right for you.

### Auto and Boat Loans

Sunrise can help you purchase the vehicle or boat you've been wanting. We offer loans at fixed, competitive rates for new or used vehicles and boats, with various financing options including financing up to 60 months.

### Ready Cash

Ready Cash is overdraft protection for your checking account. Do you need extra cash to make a purchase? Did you make a mistake in your checkbook and need some money to tide you over until your next paycheck? A Ready Cash line of credit can help. Lines are available from \$1,000 to \$10,000 and can be paid back in monthly payments or in a lump sum.

### Unsecured Loans and Lines of Credit

Unsecured loans and lines of credit are available in amounts up to \$10,000 with flexible repayment options. Our competitive rates make this a simple way to borrow.

### Apply today

Call us at 651-265-5600 or visit a location near you.

*All loans are subject to credit approval, fees may apply.  
NMLS #640909.*

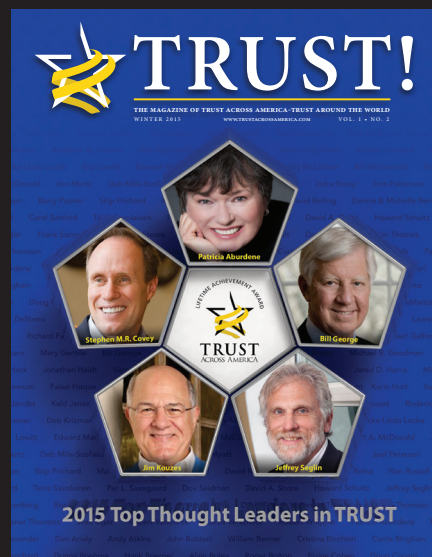
## Sunrise CEO Honored as Top Thought Leader

As CEO of Sunrise Banks, David Reiling is deeply committed to social entrepreneurship and values-based banking. For more than two decades, Reiling has worked hard to ensure that Sunrise Banks, which he purchased with his father in the 1980s, makes a positive impact in our communities. His deep passion for financial inclusion for everyone is just one of the reasons Trust Across America recently named Reiling one of 2015's Top Thought Leaders in Trust.

"The results have been tabulated and we believe the 2014 honoree selection is undoubtedly our highest quality and best yet," says Trust Across America.

While there are many "top" lists and awards, none specifically address trustworthy business. For five years Trust Across America has been working with a growing team of experts to study, define and quantify organizational trust.

Reiling was honored for his pledge to make Sunrise the most innovative bank empowering the underserved to achieve and for his effort to radically change the way urban communities and underserved people access financial services. Congratulations, David! And thanks for your hard work!



## Helping Kids Connect to the World Around Them

Tesfa International School is a free, public K-6 charter school opening August 2015 at 1745 University Avenue West in St Paul. “Tesfa” means hope in Amharic, and it’s a fitting name for a school whose foundation is rooted in hope. “We know that children can succeed with effort, high expectations and rich, authentic learning experiences,” said Becky Magnuson, co-founder. “Our hope is to institute transformational change in education, and we dream for a school environment that allows children to be their authentic selves.”

Tesfa’s program is unique in that it is based on the approach of the International Baccalaureate (IB) Program and encompasses a holistic approach to behavior management that results in a calm, academic school culture. The school is working closely with Global Academy, a high-performing IB charter school with a student population of more than 90 percent low-income students, in order to replicate its highly successful program.

The IB Primary Years Program (PYP) is a curricular framework that focuses on the development of the whole child as an inquirer, both in the classroom and in the global community. This unique curriculum helps to improve students’ academic, social, and emotional well-being, and encourages students to take responsibility for their own learning in an effort to gain an understanding of the world around them.

Tesfa is authorized by Volunteers of America Minnesota and is a proud Sunrise Banks customer. To learn more about Tesfa, to enroll your child, or to apply for a teaching position, please contact director Becky Magnuson at [becky.magnuson@tesfainternationalschool.org](mailto:becky.magnuson@tesfainternationalschool.org) or visit [www.tesfainternationalschool.org](http://www.tesfainternationalschool.org).



## High Fashion at Low Prices

Clothes Mentor is more than a resale store. It’s a whole new way of shopping. It’s catching on so quickly that Clothes Mentor was ranked as the 90th fastest-growing franchise in America in Entrepreneur’s Franchise 500.



Clothes Mentor stores ([www.clothesmentor.com](http://www.clothesmentor.com)) can be found throughout the country, but the store in Burnsville (14629 County Road 11) serves our local community in both buying and selling “gently-used” designer clothing, shoes, boots, jewelry, and accessories. Since the Burnsville store opened its doors in 2009, it has continually offered modern styles at great prices.

Unlike consignment and thrift stores, Clothes Mentor pays customers cash on-the-spot. You won’t find tears or stains in the products, and the store is clean and smells fresh and new —because the apparel and accessories are not only new to you, they are in like-new condition.

Clothes Mentor’s apparel is organized by color and size, making shopping easier and more fun. And, for people who want to sell, Clothes Mentor pays cash upfront or 25 percent more in store credit.

Without the help of Sunrise Banks, Karla Fitzpatrick, owner and general manager of Clothes Mentor Burnsville, wouldn’t have been able to make the changes necessary to grow her business and achieve her goals. For Clothes Mentor Burnsville, this means a local store with a great variety of designer fashions at affordable prices.

## Sunrise Banks Becomes One of Minnesota's First Public Benefit Corporations

In January, Minnesota joined 26 other states in enacting public benefit corporation legislation. Public Benefit Corporations (PBCs) are businesses that, among other things, produce a “positive impact on society, the environment, and the well-being of present and future generations.” On January 2, Sunrise Banks became one of the first Public Benefit Corporations in the state. Joining Sunrise as one of the first PBCs is Peace Coffee and Finnegan's brewing.

“Our organization is full of people who are passionate about giving back and creating positive change,” says David Reiling, CEO of Sunrise Banks. “Across the bank our people want to be a part of an organization that does more than just make money. That makes it not only simpler, but a priority for Sunrise Banks to become a Benefit Corporation.”



With increased support for businesses that do more than turn a profit, many certifications and structures are emerging to help businesses do good and do well. Sunrise Banks was also the first company in Minnesota to earn the B Corp certification from B Lab, which requires a third-party review of environmental and social impact to meet the certification process.

Minnesota's Public Benefit Corporation is a unique designation for for-profit companies that elect to be held accountable for pursuing more than just shareholder profits. Public Benefit Corporations in Minnesota will pursue social and environmental impacts in addition to

shareholder profits, and will impact how Minnesotans do business today and in the future.



Both the Certified B Corp and Minnesota's Public Benefit Corporation movements are intended to redefine success in business and use business as a force for good. “With such a growing movement in social entrepreneurship in the Twin Cities, Sunrise is excited for not only their future but also for the future of other organizations making positive change a priority,” Reiling says. “Together the impact we make on our communities will be multiplied.”

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

