

BANKING ON COMMUNITY

Certified



SUNRISE BANKS NAMED BEST FOR THE WORLD

Recently Sunrise had the honor as being named as a company that is Best for the World by B Lab for the fourth consecutive year, here is what B Lab had to say about the 2016 Best for the world honorees:

"It is commonplace for business leaders to discuss how they minimize the harm their businesses do to communities and the environment. These days, everyone seems to be talking about "sustainability."

But a small group of pioneering businesspeople is setting a higher bar. Instead of minimizing harm, they seek to maximize the positive impact of their businesses. Instead of limiting negative externalities, they actively and purposefully seek a regenerative economy by operating their businesses in more thoughtful and rigorous ways.

Many of them are, in our opinion, the best businesses in the world. More certainly, they have subjected themselves to a strict assessment that indicates that they are the best for the world.



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SUNRISE BANKS

OurCommunity

A SUNRISE READER

INSIDE OUR COMMUNITY

- Mortgage refinancing, when and why?
- Xceleration Capital
- In the Spotlight:
 - Can Do Canines
 - Events by Lady K
- Sunrise Banks named Best for the World



And just like that, summer is gone and fall is upon us. I hope you had a wonderful summer and were able to spend time with family and friends enjoying everything that Minnesota has to offer. Here at Sunrise we definitely had a great summer. My favorite highlight was that we broke ground on a new building in St. Paul! This new 57,000 square-foot facility located at 2515 Wabash Avenue will hold the bank's Holding Company employees. We

are thrilled to become a part of this neighborhood. Look for more stories and photos of our new facility as it is built over the next few months.

Thank you for being a loyal Sunrise Banks customer, we deeply appreciate your partnership.

Sincerely,
David Reiling, CEO, Sunrise Banks

Investing in Our Urban Core & Building Successful Communities.

These companies redefining business success are the enterprises we celebrate in our Best for the World coverage. The 1,800-plus businesses around the world that have undergone the B Impact Assessment and certified as B Corporations – as verified by the independent nonprofit B Lab* – are all leaders demonstrating the many ways businesses can be a force for good in the world. The B Impact Assessment gives companies a score based on how they perform on metrics for impact on their communities, the environment, workers and customers."

Thank you for making this possible and supporting our mission every day!

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



200 University Ave. W.
St. Paul, MN 55103



FINANCIAL INSIGHTS

**MORTGAGE REFINANCING,
WHEN AND WHY?**

Many homeowners wonder what the advantages of refinancing a mortgage are, and some wonder when it is a good time to refinance. We spoke with James Iacarella, VP, Mortgage Development Officer to help clear up some confusion around refinancing.

The main reasons many homeowners want to refinance are to 1) Reduce monthly payments 2) Keep monthly payments the same but reduce the terms of the loan and 3) Get rid of or lower mortgage insurance payments. If any of these apply to you the next step is to make sure that refinancing would help. There are a few things to consider, how long do you plan to be in the house after refinancing; when refinancing there are closing costs, you'll want to be sure you make back these fees in the savings you incur with the refinance; if you're planning on moving in the next three or four years refinancing may not be for you; and lastly if you are still paying monthly mortgage insurance from when you purchased your home, you may be able to lower this payment by refinancing.

To have your mortgage questions answered please contact James Iacarella, NMLS # 343004, at 651-265-5681 or james.iacarella@sunrisebanks.com.



BANK NEWS AND NOTES

XCELERATION CAPITAL

Quick access to cash for your business shouldn't be complicated. Xceleration Capital is an unsecured loan up to \$25,000 that you can apply for online. There is no need to step foot in any Sunrise Banks location. Apply for a loan and upload the required documents in the privacy of your home or office whenever you want.

Xceleration Capital is currently available to businesses anywhere in the state of Minnesota. Here is a quick snapshot of how the loan process for Xceleration Capital works:



Businesses located in Minnesota can apply online for up to a \$25,000 unsecured loan.



All financial statements and required documentation will be submitted online.



In a short period of time you will be notified if you qualify for the requested loan amount.



Once approved, all documents will be signed via DocuSign and the loan will be funded.

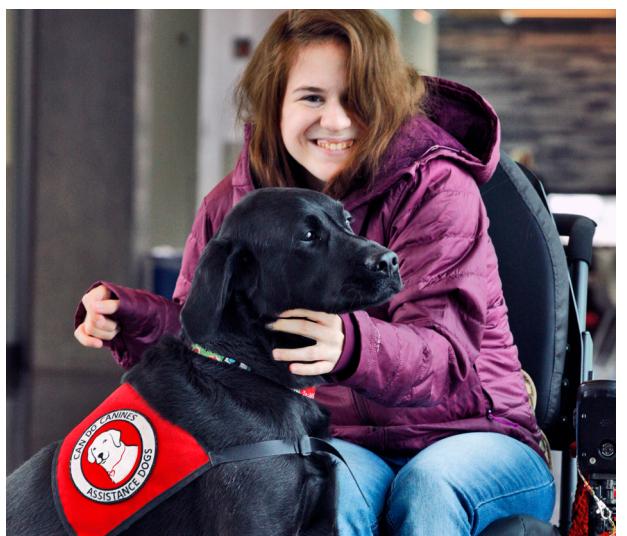
If you have any questions before starting the application process, please call or email us at: xcelerationcapital@sunrisebanks.com

Toll free: (877) 492-2687
(651) 259-2296

NONPROFIT SPOTLIGHT

CHANGING LIVES AND GIVING BACK FREEDOM

When most people hear of service dogs, they immediately think of seeing-eye dogs for the blind. Interestingly enough, this is not the type of dogs Can Do Canines is training; their dogs have one of five specializations: hearing assistance for the deaf, mobility assistance for those who use wheel chairs as a tool, support for individuals with autism, seizure support for individuals who have chronic seizures, and the most recent addition of diabetes assistance with dogs that can actually smell when a person's blood sugar is low.



This array of training allows Can Do Canines to reach and help a large number of people with a range of disabilities and conditions. The dogs and their owners form a mutually beneficial relationship and become a team that rely on each other to navigate their lives. Just as non-service trained pets require love and attention, so do these dogs, with the added benefit of life-changing assistance.

In 1989, the first hearing assistance dog trained by what is now Can Do Canines, graduated and was given to a client, 27 years later, Can Do Canines has given over 500 dogs to people with disabilities; free of charge.

To learn more or to get involved visit can-do-canines.org.

BUSINESS SPOTLIGHT

PARTIES WITH A PURPOSE

Events by

Lady K

Events by Lady K specializes in building engaging and inspirational events for partners that seek to advance social change for good in their communities and have fun while doing it! They have experience creating a wide range of events from large conferences for thousands to more intimate retreats, receptions, and galas. The spectrum of services offered encompasses strategic coaching to full-scale planning and implementation.



They believe that each and every attendee should feel welcomed, celebrated, and included as part of a gathering. Their approach to planning centers on accessibility and diversity and aspires to a Universal Design framework where those most marginalized and forgotten are the focal point, not an afterthought. They think that events are about more than just pretty decorations and tasty hors d'oeuvres; they should be centered on creating the best possible experience for attendees through the ability to engage with their surroundings, other attendees, and the presented or interactive content.

For more information, and to contact Events by Lady K to assist with your next event, visit www.EventsByLadyK.com.

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