



TAKING CONTROL OF YOUR DIGITAL SECURITY

Sunrise Banks continuously strives to ensure security and confidentiality of customer information. It's our goal to make sure we have strong partnerships in place to help protect you against internet fraud.

We have developed a list of tips to help you safeguard your personal data:

- **BE EMAIL SMART** – Beware of phishing emails and do not open attachments or links from unsolicited/unexpected emails.
- **MONITOR YOUR ACCOUNTS REGULARLY** – Look for suspicious transactions and report any such activity to the bank or your credit card company immediately.
- **ACCESS ONLINE BANKING FROM A TRUSTED LOCATION** – Avoid accessing Online Banking from public networks or open wireless networks which can often be found at coffee shops, libraries, and hotels.
- **ONLY MAKE ONLINE PURCHASES FROM SECURE WEBSITES** – When making an internet purchase, ensure the website address begins with https://.
- **USE A SECURE AND UPDATED COMPUTER** – Only use computers that are up to date and have anti-malware and firewall software installed.

- **USE STRONG PASSWORDS** – Online systems rely on your password as a method to confirm your identity, so it is essential to have strong passwords.
- **REGISTER YOUR DEBIT CARD WITH MASTERCARD® SECURECODE** – We offer MasterCard SecureCode, as an added security feature, to help keep your internet purchases more secure. This is an included service with all of our debit cards.
- **SIGN-UP TO RECEIVE E-STATEMENTS** – By receiving statements electronically you reduce the potential for your account information to be compromised by mail fraud.

We have created an Online Security Center that explores these topics and many more and can be found at sunrisebanks.com/resource-center/online-security-center.

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



OurCommunity

A SUNRISE READER

INSIDE OUR COMMUNITY

- Is it Time for a Move?
- Relocating to Keep Growing
- In the Spotlight:
 - Moving Toward Zero Waste
 - New Faces in St. Anthony Park
- Taking Control of Your Digital Security



Spring is here once again! For me, spring is always a time of growth and new beginnings. So far 2017 has been an exciting year at Sunrise. We've recently moved into a new corporate headquarters building in Saint Paul. This new building will provide us the space for future growth. If you're in the market to purchase a new home or if you are looking to refinance your existing home let Sunrise help you find the right mortgage product. Our mortgage loan officers are ready to meet you and learn

about your needs. We have some of the best mortgage programs and offers in the Twin Cities. Thank you for your continued business and support!

Sincerely,
David Reiling, CEO, Sunrise Banks

Investing in Our Urban Core & Building Successful Communities.

IS IT TIME FOR A MOVE?

At Sunrise we have a focus on bettering communities throughout the Twin Cities. To build strong communities you need healthy neighborhoods that are filled with families and businesses. Sunrise believes that homeownership should be an option for all families. And that is why we've created a variety of programs to help homebuyers.

Homeownership is attainable through a partnership with Sunrise because we have tools that can help you. We offer the Open Door credit, which is a credit that provides homebuyers with down payment and/or closing cost assistance money if certain requirements are met. The money received from the credit does not need to be repaid. Sunrise may also help potential buyers establish a good payment history through the Credit Builder Program. The Credit Builder Program is a combination loan and savings program that may help someone establish a good payment history, which is an important step in building a better credit score. Additionally, Sunrise has a mortgage program specifically for those with Individual Tax Identification Numbers (ITIN).



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To get your mortgage questions answered contact James Iacarella, at 651-265- 5681 or james.iacarella@sunrisebanks.com or contact Andrea Altamirano, at 651-363-7711 or andrea.altamirano@sunrisebanks.com.

RELOCATING TO KEEP GROWING

You've probably seen a lot about us building a new corporate headquarters over the last year. Well, that process has finally come to a close, and we've recently moved half of our Sunrise employees to our new building at 2525 Wabash Ave. This move couldn't have come at a better time as we have been adding employees and need more space for future growth. Our new headquarters is not a functioning branch, but it does have an ATM for public use. Don't worry, all of our branch locations have stayed where they are and you'll still see the same friendly faces at your local bank.



Main Floor History Wall



Elevator Bank Mural



Elevator Bank Mural & Gathering Area

MOVING TOWARD ZERO WASTE



Eureka Recycling is a 501c3 nonprofit social enterprise and Minnesota's only zero waste organization, whose mission is to demonstrate that waste is preventable, not inevitable. They believe that getting to zero waste isn't just about getting to the bottom of the garbage can...it's about building and maintaining healthy communities! Zero Waste provides solutions for issues of climate change, local economies, and environmental justice. As a key piece of a zero waste strategy, Eureka provides various residential recycling services throughout St. Paul, Minneapolis, Roseville, and Lauderdale.

Unique in the industry of recycling, Eureka offers living wages with benefits to all of their employees, and their drivers are Union members. Eureka believes that communities deserve access to the most accurate information about waste reduction. Whether it's studies on the impacts of composting, to pioneering education about preventing wasted food, to hosting zero waste events – Eureka is always pursuing new horizons, challenging assumptions, and creating forward-thinking solutions for the benefit of the environment and the community.

Eureka thanks you for your continued support as community partners! Curious about where your recycling goes? Check out their virtual tour, called "The Story of a Cereal Box"; find it on their website at EurekaRecycling.org. Find Eureka on Facebook or call them directly at 612-NO WASTE.

NEW FACES IN ST. ANTHONY PARK

Chances are if you have been around the corner of Como and Doswell Avenues in St. Anthony Park in the last year you have seen the Park 24 building being built. This new mixed-use building is bringing additional housing to the heart of St. Anthony Park as well as two new businesses. If you want to get in on those new apartments you will have to wait, as all of the 25 apartment units were filled shortly after construction finished.



Park 24 has brought many people to the St. Anthony Park neighborhood. Some are people looking to downsize but stay in the neighborhood, some are young professionals who were attracted to the neighborhood and some are out of state residents starting their Minnesota life in St. Anthony Park. In addition to the fresh faces, Park 24 has brought Knoke's Chocolates and Nuts to one of its retail spaces as well as Karta Thai, a Thai restaurant that opened this spring.

NO CLOSING COST SPECIAL

Home Equity Loans & Lines of Credit

NMLS #640909

Home Equity Loan - As of April 1, 2017 the fixed Annual Percentage Rate is 6.90% for a 72 month second position home equity installment loan with loan-to-value of 80% or less. Automatic payments are not required for loan approval. Loan payment example: \$25,000 for 72 months at 6.90% as of 4/1/2017 for a principal and interest payment of \$424.11 per month. Payment example does not include amounts for taxes and insurance premiums. No closing cost special is for new money only. Loan approval is subject to credit approval. No closing cost promotion is valid April 1 - July 31, 2017. Property insurance is required. Rates are subject to change.

Home Equity Line of Credit - The Annual Percentage Rate (APR) is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. As of April 1, 2017, the variable rate for home equity lines of credit ranged from 4.0% APR to 5.0% APR. The rate will not vary above 21.75% APR, or applicable state law, or below 3.00% APR. No closing cost special is for new money only. Loan approval is subject to credit approval. No closing cost promotion is valid April 1 - July 31, 2017. Property insurance is required. Rates are subject to change.

**NORTH
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