

## BANKING ON COMMUNITY



### PREPARE & PROSPER PARTNERSHIP

According to Pew, currently 70% of households in the US are constrained by income, have limited savings, or are challenged by debt. Additionally, 1 in 4 households in the US are excluded from the financial mainstream, amounting to more than 254,000 households in the Twin Cities.

Since 1971 Prepare & Prosper has been providing high quality tax preparation and related financial services to individuals and families of limited means by leveraging volunteer resources and advising and assisting others to provide similar services in their communities.

For a long time, Sunrise Banks has partnered with Prepare & Prosper not only through volunteer tax preparation, but also by offering savings accounts to participants to receive their tax returns. However, recently we have grown our partnership and together, we've launched the FAIR Financial Solution.

#### *What is the FAIR Financial Solution?*

The FAIR Financial Solution was created to help close the financial inclusion gap. By listening to Prepare & Prosper's customers, we built new products to help people reach their financial goals. The FAIR products offer financial solutions to help individuals reach their financial goals with banking products that give more support, with less fees.

Prepare & Prosper is tackling issues of inclusion, trust, and transparency by providing coaching and onboarding assistance to FAIR customers.

#### *What services is the FAIR Financial Solution offering?*

We are offering checking, savings and credit builder products to help individuals take control of their financial wellness, no matter what that looks like for them.

Our partnership with Prepare & Prosper is not a new development, we've been happy to align our values and mission have aligned for years. FAIR is the next step in our great partnership, allowing many members of our community fair access to banking products, no matter their income level.

**fair:**  
**FINANCIAL OPPORTUNITY  
FOR EVERYONE**

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



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SUNRISE  BANKS

## OurCommunity

A SUNRISE READER

SPRING/SUMMER 2018

### INSIDE OUR COMMUNITY

- Financial Health Leader Award
- Chasing Down Cancer
- In the Spotlight:
  - PRG: Building Equity and Affordable Housing for 40 years
  - Rift Valley Transportation: Destination Empower
- Prepare & Prosper Partnership



by Sunrise Banks. I hope to see you out and about this summer, maybe we'll even get time to volunteer together.

I know I speak for all of us at Sunrise Banks in thanking you for making us a welcome member of your community and for your continued business and support.

Sincerely,  
David Reiling, CEO, Sunrise Banks

*Investing In Our Urban Core & Building Successful Communities.*

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





# FINANCIAL HEALTH LEADER AWARD

Recently the Center for Financial Services Innovation (CFSI) released it's list of 2018 Financial Health Leaders. Sunrise Banks has the honor of being named to that list, joining many of our peers that are dedicated to improving financial wellness for all.



CFSI's Financial Health Leaders program recognizes members who are at the forefront of

financial health measurement. In 2018, Financial Health Leaders are CFSI Financial Health Network Members that commit to measuring the financial health of their customers, employees, and/ or the customers of their business clients. Sunrise, as well as other fellow leaders, is going beyond diagnosing financial health by tracking it over time and building the business case for improving financial health.

Simply measuring the financial health of our customers and employees is only the first step for us, at Sunrise. We are using what we learn about the community's needs to drive innovation and fuel the creation of new resources to allow everyone to take control of their financial wellness and forge a path toward success.

# CHASING DOWN CANCER



Last year, Sunrise had the pleasure of forming a peloton, or team, in the inaugural Chainbreaker Ride. Chainbreaker is a charity bike ride giving riders many distance options from 25 miles all the way to a two day, 180 mile journey. The unique thing about Chainbreaker is that 100% of the funds raised through the ride goes directly to life-saving cancer research at the Masonic Cancer Center at the University of Minnesota.

This year we're excited to once again have our own peloton and have fundraising underway at our locations with many employee activities. The only difference is that this year, we want you to join us on the ride! That's right, anyone who wants to ride in our Sunrise Banks peloton on August 10th, no matter the distance, is welcome to join. Did we mention, we will also waive your registration fee for anyone who joins our team?

Not much of a cyclist? That's ok, you can still have an impact by donating to our peloton or even by donating your time at the race. There are many ways to support this life-saving cancer research through Chainbreaker.

If you're interested in learning more about Chainbreaker and their cause, visit [chainbreakerride.org](http://chainbreakerride.org).

If you want to donate your time, or would like to join our peloton, please contact Jamie Nabozny at [Jamie.Nabozny@SunriseBanks.com](mailto:Jamie.Nabozny@SunriseBanks.com). We hope to see you out there in August!

# PRG: BUILDING EQUITY AND AFFORDABLE HOUSING FOR 40 YEARS

In 1976, a few neighbors banded together to preserve affordable housing in the Powderhorn neighborhood of Minneapolis. More than 40 years later, PRG, has expanded to cover the Twin Cities metro area, addressing multiple issues through affordable housing development and homeownership advising. PRG's growth has been centered around being intentional, focusing on building racial equity, and building strong partnerships with local businesses. Much of PRG's work centers on education and closing generational knowledge gaps around homeownership in communities of color in the metro area.



Their future hinges on their core strengths; the area of influence they have and the partnerships they have forged allow them to efficiently drive positive change. Making affordable housing a reality for Twin Cities residents will require continual collaboration as well as policy change, a task that PRG says is driven by their community policy advocates.

If you would like to learn more about PRG or find out how you can help ensure affordable housing availability in the Twin Cities visit their website: [prginc.org](http://prginc.org).

# RIFT VALLEY TRANSPORTATION: DESTINATION EMPOWER

When it came to finding work in his new home country, Ebisso had one focus, helping others. As a nursing assistant, Ebisso saw the impact he could make but the job wasn't his passion. He later became a driver and saw a distinct need for personal transportation for those unable to drive themselves. Ebisso also wanted to be his own boss and help people at the same time, and he thought, "If other people can be the boss and create jobs for people, so can I." From that observation, Rift Valley Transportation was born in 2005.

Through a contract with the St. Paul Public schools and other districts, Ebisso was able to bridge his new business with his former career. Making sure that every student has access to schooling is incredibly important for him and has been a major factor in the continued growth of Rift Valley Transportation. Rift Valley Transportation has moved locations to find the perfect building for its needs. The former office location was inconvenient for moving cars in and out. The new building has plenty of storage for their fleet of vehicles and they are still expanding their space.

Rift Valley Transportation was born from a desire to not only make a life in a new country, but also to do so while helping others. Through his efforts, Ebisso and his team of 70 drivers, 7 office staff, and over 60 vehicles are able to give many people freedom and access to their community. Even something as common as transportation can empower a person to succeed in their life and Rift Valley Transportation has done just that.

You can learn more about Rift Valley Transportation at their website: [rvtusinc.com](http://rvtusinc.com).

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