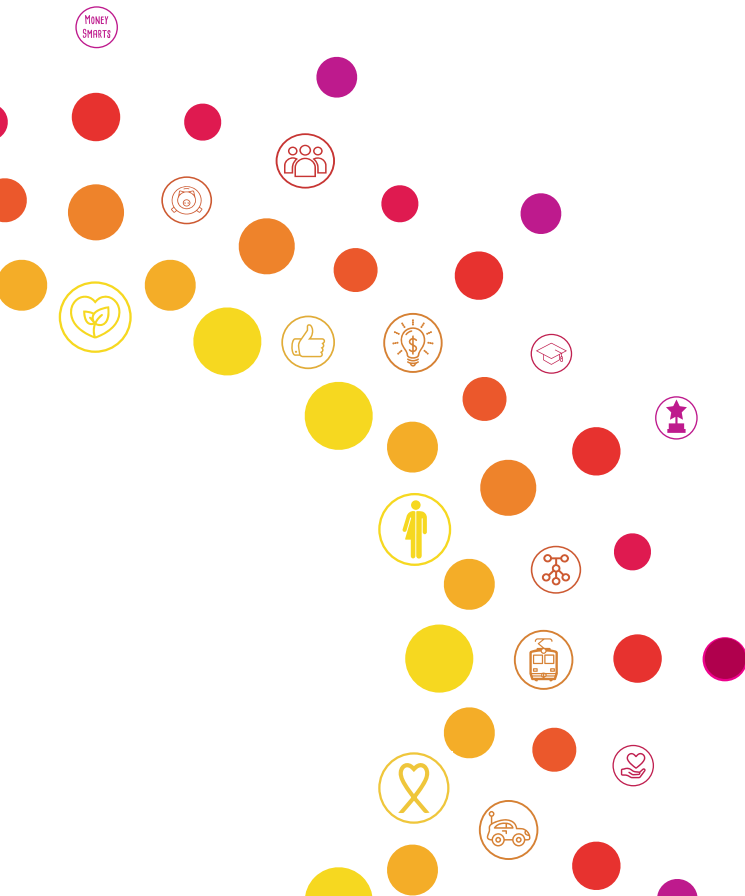




2015 IMPACT REPORT





Named a "Top Thought Leader
in America" three times by Trust
Across America

Welcome to the Sunrise Banks' Impact Report

When I was a young boy I grew up playing stickball on the east side of St. Paul, a hard-working, immigrant neighborhood. Years ago I had the opportunity to buy a bank in this same neighborhood, but it wasn't my desire to build up a business and donate some money when I retired. Instead, I wanted to "Do Well and Do Good" throughout my career.

Our mission at Sunrise Banks is to be the most innovative bank empowering the underserved to achieve. The communities we serve are more than just a location; they are our home, the home of our customers, families and friends.

And, the partnerships we form with our customers, our employees and other community organizations result in something pretty wonderful.

Together we are strengthening the community; together we are multiplying our impact.

David Reiling
Sunrise Banks CEO

COMPASSION IS THE
BANK'S MOTIVATION,
ITS MISSION IS TO
EMPOWER, ITS SPIRIT
IS TO ACHIEVE.

The bank has a dynamic social entrepreneur at its helm, leading a team that innovates in the financial services industry and strives for financial inclusion for all. Sunrise Banks is a family-owned nationally chartered bank headquartered in St. Paul, Minnesota and has a long history of serving inner city communities in Minneapolis and St. Paul.



EMPLOYEE DEMOGRAPHICS

57% FEMALE | 25% MINORITY

30% LIVING IN LOW- AND MODERATE-INCOME COMMUNITIES



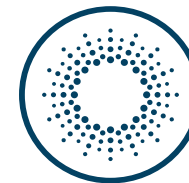
Sunrise Banks made it on the Minneapolis/St. Paul Business Journal Best Places to Work list, achieving an engagement score of 87.90 out of a total 100 points.



RECOGNIZING OUTSTANDING EMPLOYEES

DANI CAMPBELL | REGIONAL MANAGER
TELLER OPERATIONS

Each year, Sunrise hosts the Sunny Awards to recognize an employee who most exhibits the Sunrise 10x Values — by creating a caring culture of achievement.



OUR BRANCHES

6 RETAIL BRANCH LOCATIONS

FOUR ARE LOCATED IN LOW- AND MODERATE-INCOME AREAS



All Sunrise Banks locations are accessible by public transportation.



Over 49,000 square feet or 63% of facilities are LEED certified.



SUNRISE BANKS IS A SOCIALLY RESPONSIBLE EMPLOYER AND BANK FOR THE COMMUNITY

Through partnerships and group affiliations, Sunrise Banks seeks to multiply the impact that the bank can have and spread positive change from our community to a global scale. Sunrise seeks other banks and companies with aligned values to work together to use business as a force for good.

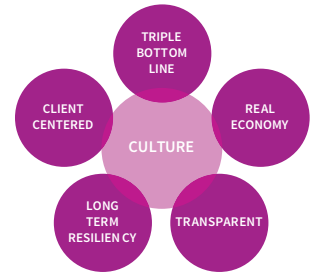
CERTIFIED B CORP™

B CORP SCORE: 143

Sunrise Banks continues to be a Certified B Corp™. B Corps use the power of business to solve social and environmental problems. As a B Corp, Sunrise continues to meet rigorous standards of social and environmental performance, accountability and transparency.

GLOBAL ALLIANCE FOR BANKING ON VALUES

Sunrise continues to be a member of the Global Alliance for Banking on Values (GABV). GABV is a network of the world's leading sustainable banks that use finance to deliver sustainable development for underserved people, communities and the environment.



COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION

ONLY CDFI BANK IN MINNESOTA

Community Development Financial Institutions (CDFIs) are mission-driven financial institutions dedicated to community development and provide financial products and services to meet the needs of economically disadvantaged individuals within underserved communities. Over \$135 million of loans (65% of all Sunrise loans) were originated in our CDFI Investment Area in 2015.

PUBLIC BENEFIT CORPORATION

In 2015, Minnesota enabled new legislation to allow for Public Benefit Corporations, a new form of business incorporation for for-profit socially-minded businesses. A Public Benefit Corporation is a new legal tool to create a solid foundation for long-term mission alignment and value creation. Sunrise Banks' holding company, University Financial Corp, GBC became a public benefit corporation on January 2, 2015.



MISSION OVER MARGIN PRODUCTS TO SERVE ALL OUR CUSTOMERS IN THE COMMUNITY

Sunrise Banks is the most innovative bank empowering the underserved to achieve. Every product we offer embodies that mission. Whether it involves giving the unbanked and underbanked access to the financial system, helping build our customers' credit, or lending to benefit the community through the Impact Deposit Fund, we are committed to positive social impact.



TRUECONNECT

SMALL DOLLAR LOANS

AVAILABLE TO 6,500 PEOPLE IN MN, CA, OH & VA & GROWING

TrueConnect is a common sense program designed to assist employees to safely and successfully navigate through difficult financial times. Offered as a fixed loan available in \$1,000, \$1,500, \$2,000 or \$3,000 amounts based on employee qualification, TrueConnect provides a set number of repayments through automatic payroll deductions.



IMPACT DEPOSIT FUND

OVER \$125M | DEDICATED TO BUILDING POSITIVE
CHANGE IN OUR COMMUNITY

Impact Deposit Fund loans benefit our community, through affordable housing developments, community service projects, economic development and small business lending.



CREDIT BUILDER PROGRAM

APPLY FOR A LOAN	FUNDS PLACED INTO A C.D.	MONTHLY PAYMENTS	C.D. FUNDS CREDITED BACK ONCE ALL PAYMENTS ARE MADE
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The Credit Builder Program is a combination loan and savings program that may help participants establish a good payment history, which is an important step to building a better credit score.



KASASA GIVING®

GIVING BACK TO NONPROFITS

With each qualifying debit card purchase, participants can give back to the cause of their choice:

SMALL SUMS • BRIDGE FOR YOUTH • AMERICAN HUMANE ASSOCIATION
• BOYS & GIRLS CLUB OF AMERICA • STAND UP TO CANCER



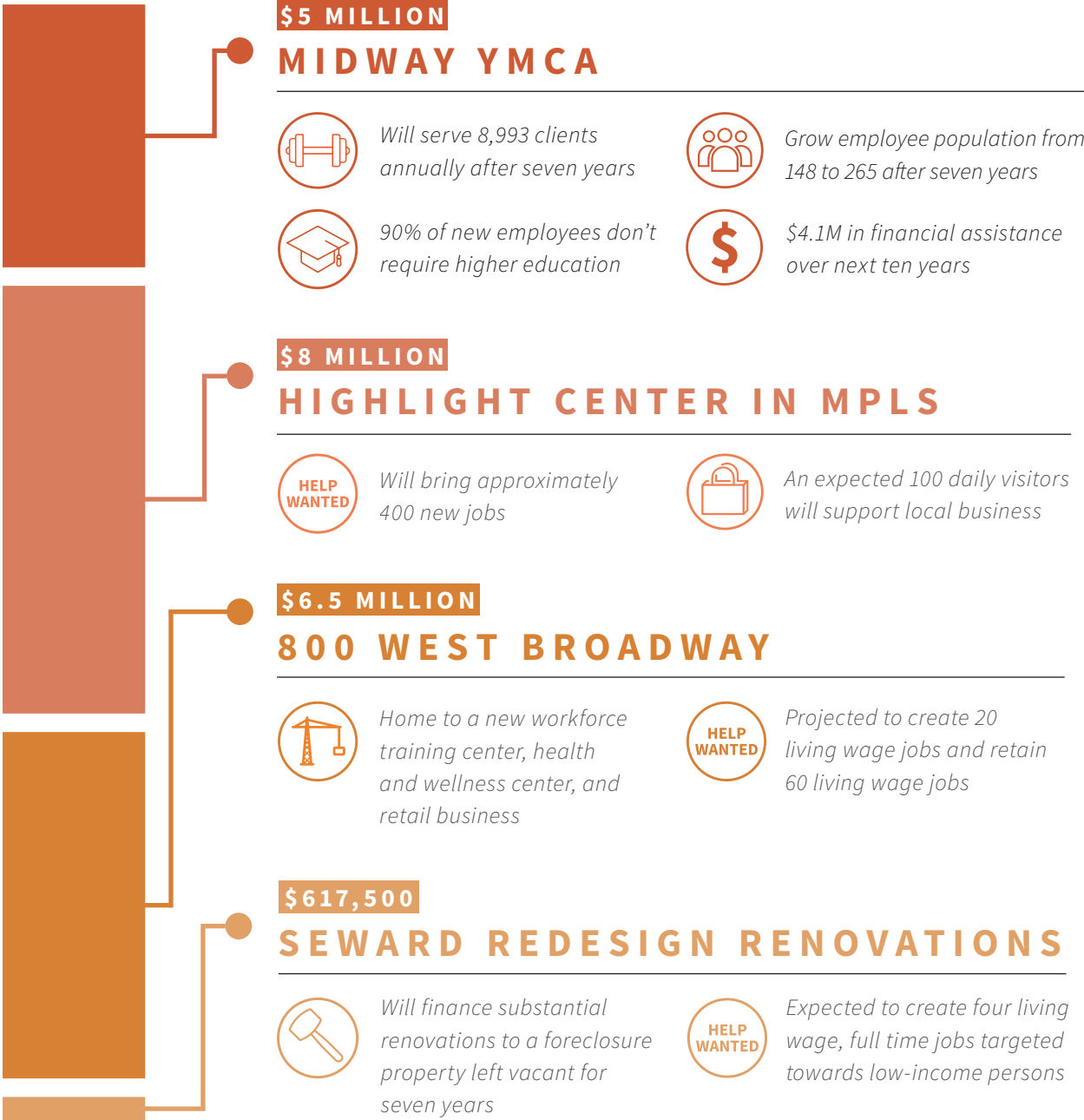
NEW MARKET TAX CREDITS: PUTTING INVESTMENTS INTO LOW-INCOME COMMUNITIES



Sunrise Banks received a \$38 million New Markets Tax Credit allocation award from the Community Development Financial Institution (CDFI) Fund in 2014.

The purpose of the New Markets Tax Credit (NMTC) Program is to spur or increase investments into low-income communities.

IN 2015, SUNRISE DEPLOYED \$20,117,500 MILLION OF THE NMTC ALLOCATION INTO DISTRESSED COMMUNITIES IN THE TWIN CITIES





SUNRISE GIVES
BACK ALL YEAR LONG
WITH ANNUAL AND
MONTHLY CAMPAIGNS
AND EVENTS

Sunrise serves the community not only in the products it offers but also by giving back throughout the year. Sunrise employees are dedicated to charity and volunteerism, giving over 8,300 hours of volunteering as well as many donations. The bank focuses its philanthropic efforts on affordable housing, community services targeted to low- or moderate-income individuals, economic development, and activities that revitalize or stabilize our community.



PAY-IT-FORWARD
ANNUAL CAMPAIGN

Employees were given \$25 to give back to an individual, family or group in need in the community.



PARK PERKS COFFEE AT
THE COMO BRANCH

\$5,873 Park Perks coffee proceeds were donated to neighborhood nonprofit organizations.



SUNRISE CHARITABLE
GIVING WEEK

Employees gave \$20,196 in 2015 to support nonprofit organizations.



ARCADE HOLIDAY TOYS
BRANCH EVENT

Approximately 650 toys were donated to families from local nonprofit partners including: Breaking Free, Hmong America Partnership and Merrick Community Services.



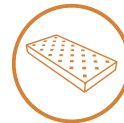
FIRST ANNUAL SOCIAL
MEDIA CONTEST

Sunrise donated a total of \$5,000 to Twin Cities Rise, People Serving People and Urban Homeworks during a social media contest promoting each nonprofit's causes.



NEWGATE EDUCATION
CENTER

Sunrise helped Newgate through a social media campaign to gain awareness and \$5,000 in donations for the school along with promoting the organization with a video.



BEDRACE
FOR BRIDGING

Employees raced down Buck Hill on mattresses and raised funds for Bridging, a local nonprofit.



LA CRECHE EARLY
CHILDHOOD CENTER

In a single day, employees donated over 250 children's books.



SUNRISE EMPLOYEE
VOLUNTEERING

Employees volunteered a total of 8,303 hours in 2015, equating to 42 hours per employee.

SUNRISE BANKS GIVES A MINIMUM
OF 2% PRETAX EARNINGS PER
YEAR THROUGH CORPORATE
DONATIONS AND SPONSORSHIPS

AccessAbility	Exodus Lending	Loppet Foundation	People Serving People
Aeon	First Children’s Finance	Lundstrom Center for the Performing Arts	Prepare + Prosper
Alliance Housing Inc	Free Arts Minnesota	Lutheran Social Services	Project for Pride in Living
Ally People Solutions	Friends of Saint Paul College	Marnita’s Table	Saint Anthony Park Area Seniors
Banyan Community	Greater Metropolitan Housing Corp	Metropolitan Consortium of Community	Seward Redesign
Can Do Canines	Greater Minneapolis Council of Churches	Developers (MCCD)	Silicon North Stars
Choice, Inc	Hmong American Partnership	Metropolitan Economic Development	Simpson Housing Services
Clare Housing	Hmong Cultural Center	Association (MEDA)	Small Sums
Community Involvement Partners	Interact Center for Visual & Performing Arts	Merrick Community Services	Southside Family Nurturing Center
Community School of Excellence	International Institute of Minnesota	Midway YMCA	Textile Center
ComMUSICation	Jabbok Family Services	Minneapolis Chamber of Commerce	The Link
Daily Work	Jewish Community Action	Minnesota Literacy Council	Tree Trust
Domestic Abuse Project	Kiwanis Club of Sioux Falls	Murray Middle School	Twin Cities Habitat for Humanity
Dream of Wild Health	LegalCorps	Minnesota Veterinary Medical Foundation	Twin Cities Rise
Episcopal Homes Foundation of MN	Listening House	National MS Society	Urban Homeworks
		Neighborhood Development Center	Urban Ventures
		NeighborWorks Home Partners	Women Venture
		Nonprofits Assistance Fund	Women’s Advocates
		Northside Achievement Zone	Women’s Foundation of Minnesota
		Park Square Theatre	Youth Farm



THROUGHOUT 2015 WE WERE HONORED TO RECEIVE NATIONAL RECOGNITION FOR OUR ENDEAVORS

Although Sunrise Banks is a community bank, we have been making waves felt well outside of the bank's local market. Between the positive impact the bank's initiatives have to the stories we are able to tell about our customers and partners, Sunrise is making it known that you don't have to be a large company to make a large impact.

2015

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BEST IN CLASS: MID-SIZE COMPANY AT THE MINNESOTA BUSINESS MAGAZINE COMMUNITY IMPACT AWARDS

This award recognizes companies for overall excellence in positively impacting Minnesota communities.

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MINNESOTA BANKERS ASSOCIATION COMMUNITY CHAMPION

Sunrise received recognition for making a positive difference in the community.

HERMES CREATIVE AWARDS FOR CORPORATE WEBSITE, IMPACT REPORT AND HONORABLE MENTION FOR INTRANET DESIGNS

Hermes Creative Awards recognizes outstanding work in the industry while promoting the philanthropic nature of marketing and communication professionals. Sunrise was recognized along with 6,000 other companies for their 2015 designs.

CDFI FUND FINANCIAL ASSISTANCE AWARD

Sunrise received a \$500,000 award to help sustain and expand our financial products and services to economically distressed communities.

OPPORTUNITY FINANCE NETWORK'S NEXT OPPORTUNITY AWARD

Sunrise received a \$2.2 million award to support the expansion of a small-dollar loan program, TrueConnect.

CDFI FUND BANK ENTERPRISE AWARD

Sunrise received \$265,496 for increasing investments and lending activities in the most economically distressed communities in the nation, census tracts where at least 30% of the residents have income less than the national poverty level and where the unemployment rate is at least 1.5 times the national unemployment rate.



EDUCATION ABOUT FINANCES FOR OUR CUSTOMERS, LOCAL COMMUNITY AND EMPLOYEES

Financial literacy is a huge hurdle to financial success. Sunrise Banks is committed to providing top tier financial literacy training not only to the bank's employees, customers and partners, but also educating local children about saving and budgeting money. Providing this kind of education helps to create empowered adults who are ready to achieve success.



FINANCIAL COUNSELING AND BUDGETING

FREE FOR CUSTOMERS/STAFF

Sunrise offers Financial Choice, a program by Lutheran Social Services, to provide tools for bank customers and staff to take charge of their finances.



K-12 SAVING AND SPENDING EDUCATION

6 SCHOOLS | 1,500 STUDENTS

Sunrise began a partnership with Twin Cities Road Crew to offer interactive, energetic programming on spending and saving smart in Twin Cities urban schools.



FINANCIAL LITERACY TRAINING PROGRAMS

240 TOTAL PARTICIPANTS

In partnership with nonprofit organizations, Sunrise employees facilitated literacy training across the community.





MEMBER FDIC
NMLS #640909



SUNRISEBANKS.COM

