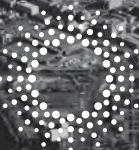


20

18

IMPACT
REPORT

SUNRISE



BANKS

124



We helped 124 families purchase new homes in 2018.

104



We gave to 104 charitable organizations.

8,700

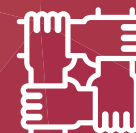
Our North4Good volunteers helped over 8,700 individuals in 2018, donating time, meals, and opportunities for personal or professional growth.

\$21,453 / 150%

The 2018 Sunrise Chainbreaker team raised \$21,453 which surpassed their goal by 150%.

8

We hosted 8 North4Good volunteer events.



In partnership with

Prepare + Prosper,
we launched the *FAIR initiative* in 2018.

Sunrise Banks gives a minimum of

2% net income

per year through corporate donations and sponsorships.



For the sixth consecutive year, Sunrise Banks was distinguished as one of the top B Corporations as Best for the World for overall, social and environmental impact.

At Sunrise Banks we are constantly focused on providing financial wellness and helping the communities around us thrive.

It's a part of our DNA; we are changemakers.

As I look back on all the things that we have been able to accomplish together this past year, which are highlighted throughout this report, I'm reminded of how small ripples of change can grow into waves of positive impact when we partner together. At Sunrise, that's how we do business, every day. By aligning ourselves with other like-minded companies, organizations, partners and volunteers, we are able to turn small positive changes into continuous progress that benefits the communities we serve.

While our community development bank focus remains, our impact continues to grow nationally and even internationally. With our new Fintech Partnerships division, we will continue to add to our wave of impact. By partnering with mission-driven financial technology companies, we are expanding our ability to provide financial wellness to all.

Together we are changing the world.

Thank you to all of the changemakers!



David Reiling

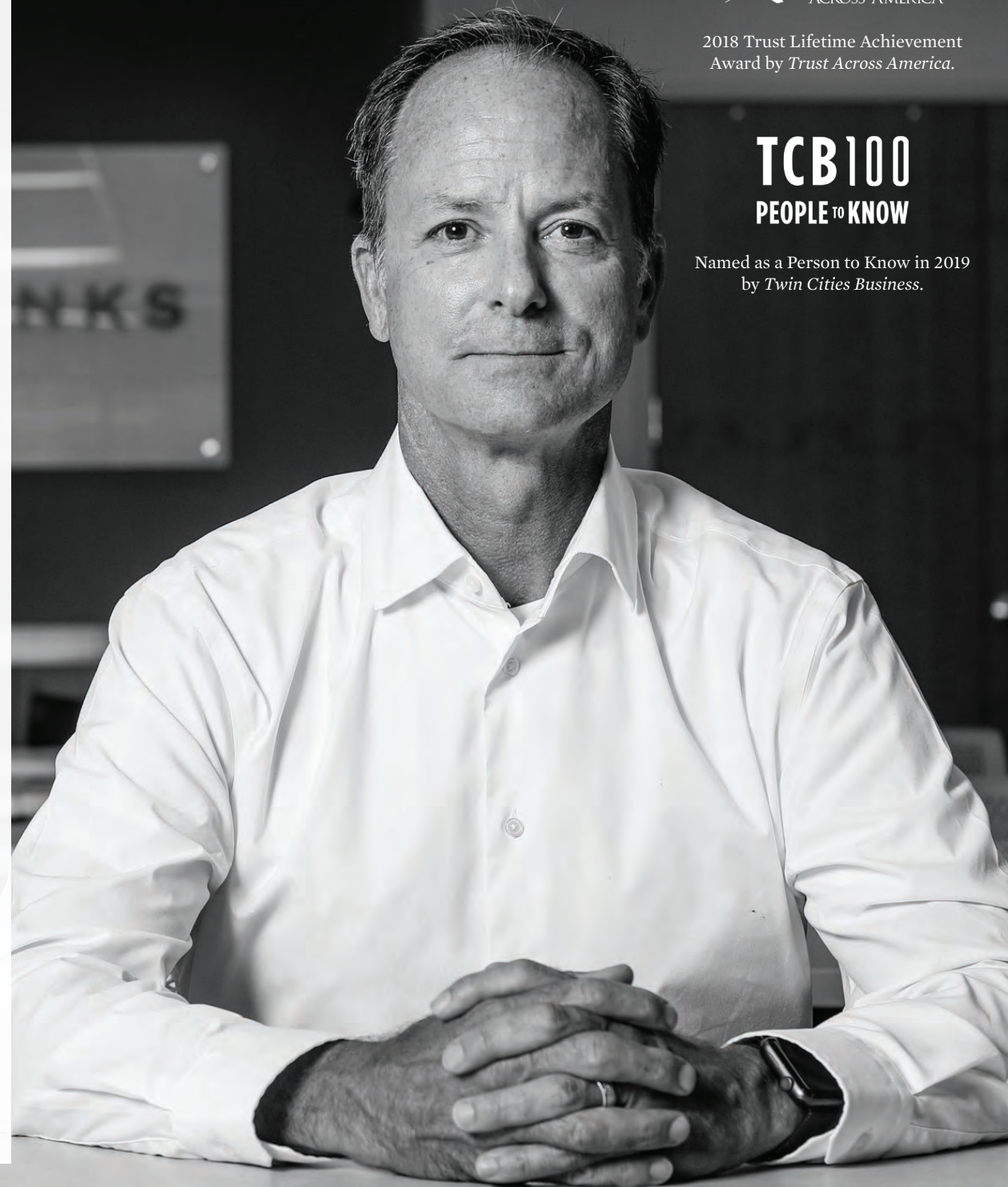
President
Chief Executive Officer
Board Chairman



2018 Trust Lifetime Achievement
Award by Trust Across America.

TCB100
PEOPLE TO KNOW

Named as a Person to Know in 2019
by Twin Cities Business.



who we are

Employee Demographics

235 Total



Sunrise employees speak
the following languages:

AMHARIC
ARABIC
CHINESE
ENGLISH
FRENCH
FULANI
GREEK
HINDI
PULAAR
SOMALI
SPANISH
SWEDISH
TELUGU
WOLOF

Sunny Award Winner

Tyler Seydel

Each year, Sunrise hosts the Sunny Awards to recognize an employee who best exhibits the Sunrise 10X Values by creating a caring culture of achievement. Sunrise Director of Risk Operations Tyler Seydel was the 2018 Sunny Award recipient.

Tyler started at Sunrise as a compliance manager for the prepaid card division and was promoted to compliance officer before becoming the bank's director of risk operations. His hard work and dedication, coupled with an extremely positive personality, distinguishes him as a standout member of the Sunrise team.

"It's the people, that's what I like most," said Tyler about his time at Sunrise. "Business is business, but people is what makes the difference. There are a lot of other banks out there, but our people set us apart."

Environment

8 Company Locations

6

Retail Banking Branches

Four are located in low- and moderate-income census tracts.

1

Headquarters Office in St. Paul

1

Fintech Partnership Division in Sioux Falls



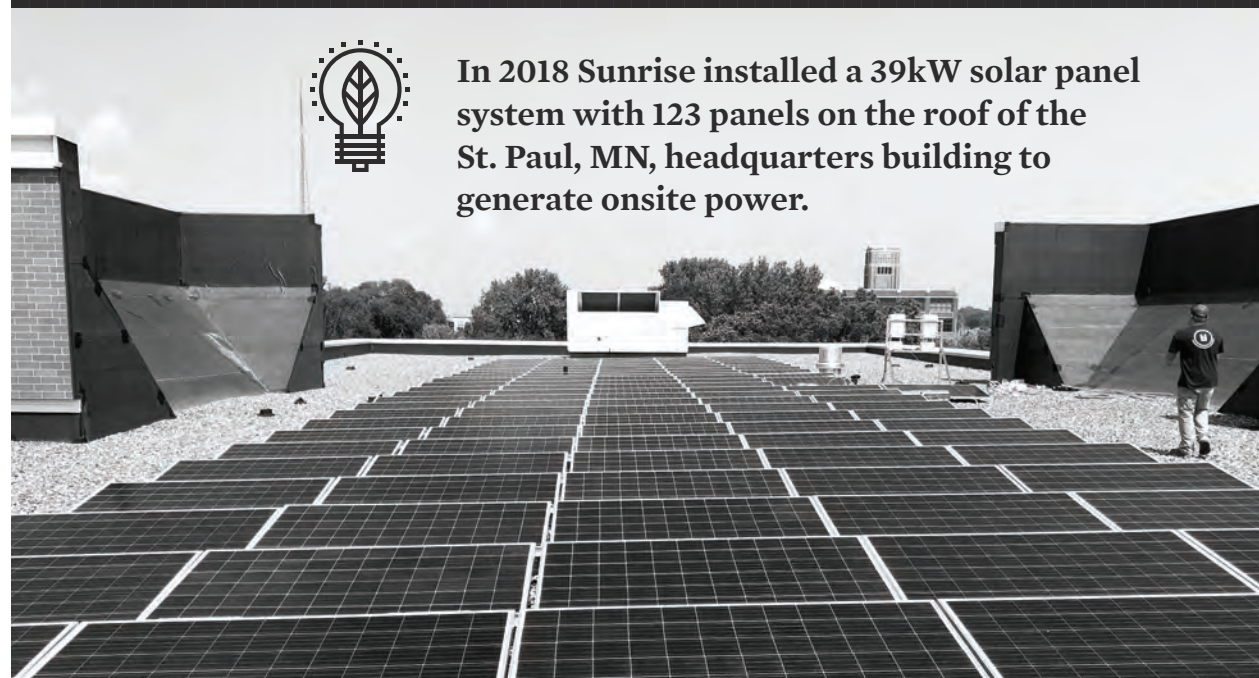
All Sunrise Banks branch locations are accessible by public transportation.



Over 63% of company facilities are LEED certified.



In 2018 Sunrise installed a 39kW solar panel system with 123 panels on the roof of the St. Paul, MN, headquarters building to generate onsite power.



awards & affiliations

Awards



Received \$233,244 Bank Enterprise Award from the Community Development Financial Institutions (CDFI) Fund to empower financial wellness in our local communities.



Named Best for the World by B Lab for the sixth consecutive year.



Named top Minnesota Lender by the U.S. Small Business Administration.



William Reiling named inaugural Minnesota ICON by Finance & Commerce.



Named a 2018 Financial Health Leader by the Center For Financial Services Innovation.

Affiliations

Certified B CorporationTM

For the sixth consecutive year, Sunrise Banks was distinguished as one of the top B Corporations as Best for the World for overall social and environmental impact. Certified B CorpsTM balance purpose and profit and together are driving a global movement of using business as a force for good.

2,600⁺

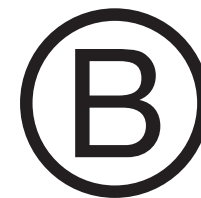
60/150

There are more than 2,600 Certified B Corporations across 60 countries and 150 industries.

Sunrise is well above the median score for ordinary businesses (55 points) and the average of all B impact assessment scores (80 points) with a score of 143.

B Corporation scores take into consideration community and environmental impact, as well as best practices regarding mission and corporate governance, among other factors.

Certified



Corporation[®]

B CORPTM
SCORE
143

affiliations



As a member of the Global Alliance for Banking on Values (GABV), Sunrise joins more than 50 banking leaders from around the world to advance positive change in the financial sector. All GABV members use finance to deliver sustainable economic, social and environmental development, with a focus on helping individuals fulfill their potential and build stronger communities.

\$160B / 60,000

The GABV network has a combined asset pool of \$160 billion and a total employee base of 60,000.

Community of Practice Event

In October, Sunrise Banks hosted GABV members from across the globe for the Community of Practice meetings. During the event, members visited Sunrise customers, volunteered in the community and went through workshop sessions that focused on continuing to develop the growth and impact that we can create together.



Community Development Financial Institution (CDFI)

As the only CDFI Bank in Minnesota and one of 137 CDFI Banks nationally, Sunrise shows its dedication to community development and provides financial products and services that meet the needs of economically disadvantaged individuals within underserved communities.

168m

In 2018, over \$168 million in loans originated in our CDFI Investment Area.

Community Development Bankers Association

As a member of the Community Development Bankers Association (CDBA), Sunrise builds wealth in communities by investing in underserved areas, engaging in a wide range of lending to support a well-rounded community and providing financial assistance and education. The CDBA is the voice and champion of community banks that serve low- and moderate-income communities.

Public Benefit Corporation

University Financial Corp., GBC, the holding company for Sunrise Banks, is a legally incorporated benefit corporation in the state of Minnesota. Benefit corporations have a corporate purpose to create a material positive impact on society and the environment, have expanded the fiduciary duty of their directors to include consideration of stakeholder interests, and are required to report on their overall social and environmental performance.

mission-focused products

Small Business

Clancey's Meats:

Local Food, Loyal Customers and a Commitment to Sustainability

If you spend any time at Clancey's Meats in South Minneapolis, one of the first things you'll notice is that owner Kristin Tombers knows almost all of her customers by name.

She knows that John, one of the regulars, is in the market for scallops; she just has to ask how many he needs. She then greets Archie and Clark from behind the counter, preparing their orders while catching up with the two along the way.

And, on the rare occasion she doesn't know a customer's name, she'll make a point to introduce herself.

"I'm Kristin," she says to one woman looking for lamb shoulder. "What's your name?"

The Linden Hills butchery, which opened in 2003, exudes a sense of small-town familiarity you wouldn't expect in the city, along with an impressive array of locally butchered meats and farm-to-table vegetables.

Clancey's serves everything from goat and lamb to rabbit and smoked fish. But it's not just meat you'll find at the shop; as a nose-to-tail butchery, Clancey's also renders its animal fat, creates chicken stock from animal bones and prepares soups with leftover ingredients.

"Most everything in here is locally sourced and made from scratch," said Tombers.

A self-described entrepreneurial spirt, Tombers wanted to start the butchery to promote sustainable food and support local farms.

"At a time when people were, and still are, moving in the direction of ready-to-eat foods, and having everything already cooked and prepared, we wanted to get back to people buying the raw proteins and getting into their kitchen," said Tombers.

Tombers is a member of the Land Stewardship Project Board, which helps to support local farms that supply much of Clancey's inventory. Her focus on locally sourced ingredients and the connections she's developed with farmers is something the customers enjoy.

"I've shopped here for years, and one of the things I value is that (Tombers) knows the people who are producing all this great food," said Clark Orlaska, a regular at Clancey's.

Overall Loan Portfolio | 12/31:

Other Business / Housing / Real Estate

\$407.1 million

Small Businesses

\$200.5 million

Construction

\$49.0 million

Economic Development

\$47.9 million

Community Services

\$29.3 million

Affordable Housing

\$18.8 million

Education

\$18.8 million

Consumer

\$15.3 million

Arts/Culture

\$8.2 million

Health/Wellness

\$3.3 million

Credit Builder

Having no credit or bad credit restricts one's access to loans, credit cards, leases, and more, and makes reaching financial wellness difficult.

The credit builder program helps build credit by establishing a good payment history, while also building up savings.

406

In 2018, 406 new credit builder loans were opened, with an average loan size of \$716.

FAIR

In partnership with Prepare + Prosper, Sunrise launched the FAIR initiative in 2018. FAIR provides checking, savings and credit builder products to people in underserved communities. The FAIR products are built with customers' specific needs in mind, no matter income size or banking history. These products offer everyone the tools and support to take control of their financial wellness.

Since its launch in June, FAIR has enrolled 56 consumers into 90 new accounts.

Enrollees in the FAIR program attend check-in evaluations every 4-6 weeks to make sure their needs are being met, give feedback on the program and receive additional assistance.

In 2019 Prepare + Prosper will be adding four external partner organizations to reach more individuals.

Mortgage

Sunrise helped

124

families purchase new homes in 2018.

47%

47% of those families went through our Open Door Mortgage Program, which helps individuals with Individual Taxpayer Identification Numbers (ITINs) reach their dreams of homeownership.

Sunrise Banks provided \$87,171 in homebuyer credits to help with closing costs.

\$87,171

Sunrise Banks New Markets Tax Credits 10-year Anniversary

In the 10 years Sunrise Banks has been working with the New Markets Tax Credits (NMTC) program, we've been able to foster strong, community building partnerships with organizations throughout the Twin Cities.

Sunrise has participated in more than 40 NMTC projects that utilized approximately \$150 million of NMTC allocations in low-income census tracts. These projects have resulted in the creation and retention of over 5,000 full-time, living-wage jobs.

The New Markets Tax Credits program was established in 2000 and uses tax credits to incentivize community development in low-income areas. The program looks to encourage both private and public investment to generate positive impact in these communities through the production of commercial goods and services, job creation, community services and environmental sustainability.

Here are the stories of two organizations that have directly benefitted from the initiative, Junior Achievement and Hillcrest Development.

Highlight Center Acts as Cultural and Professional Hub in Northeast Minneapolis

The brick building at 807 Broadway Street in Northeast Minneapolis has been a fixture in the Logan Park Neighborhood for more than a century. Built in 1913, the property was originally a lightbulb factory for Mazda before being purchased by Minneapolis Public Schools in 1930. School administrators and staff moved into the building in 1948 and stayed for more than 60 years, selling the property in 2013.

Fast forward five years and one major renovation later, and the location is now referred to as the Highlight Center, a bustling hub for business and recreation that houses multiple business tenants, food, a brewery, creative office spaces and more.

Contemporary Amenities, Historic Charm

The transformation from school district headquarters to modern-day business park was completed by Hillcrest Development, LLLP, which purchased the building in 2014 and started construction days after the closing. "At that point, the building hadn't been renovated or invested in appropriately for several decades," said Hillcrest Managing Partner Scott Tankenoff. "It was in need of a significant investment and renovation."

After a year of work on the property, the building had its grand opening in the fall of 2015. Today, the building is home to numerous tenants, including Able Seedhouse and Brewery, sports-platform developer SportsEngine (NBC Sports), Rocket55 and Minnesota Nice Cream Cafe. The building combines modern-day amenities and vestiges of the property's past, including original brick interior walls and newly sandblasted wood ceilings and floors.

"We wanted to be able to honor the architecture that was there, which has a simple elegance to it," said Tankenoff.

Creating Impact

The Highlight Center's renovation was made possible by grants from the Metropolitan Council and the Metropolitan Livable Communities Fund (TBRA), along with \$8 million in New Markets Tax Credits (NMTC). The Highlight Center is now home to approximately 850 new jobs, attracting residents and economic growth to the neighborhood.

"If we do a good job of creating spaces and providing our clients amenities that are attractive for them to attract talent, we will do very well financially," said Tankenoff.

Junior Achievement's New St. Paul Location Provides Double the Space, Opportunities for Local Students

Although you might not know it when driving by, 1745 University Avenue West is a busy spot. The 100-year-old building is the new headquarters of Junior Achievement of the Upper Midwest and plays host to groups of giddy k-12 students on a daily basis.

Dubbed the Junior Achievement James R. and Patricia Hemak Experimental Learning Center, the building is twice as big as Junior Achievement's original home in Maplewood and allows the organization to double its program offerings. The new location also provides better transportation opportunities for students, teachers and volunteers given its location on the Green Line.

Hands-on Education

Junior Achievement of the Upper Midwest provides age-appropriate curricula for k-12 students from across the region, serving students in Minnesota, North Dakota and western Wisconsin. The organization, a local arm of Junior Achievement USA, offers experiential education for students focused primarily on personal finance, youth entrepreneurship and workforce readiness.

Junior Achievement's new location houses two simulation labs, mock towns where students run their own businesses, create governments and engage in a simulated economy. "Students actually run the simulated economy as citizens, consumers and workers," said Junior Achievement of the Upper Midwest CEO Gina Blayney of JA BizTown. "It's really bringing relevance to basic skills that are being taught in fifth and sixth grade."


The location's third floor houses JA Finance Park, a simulation lab for middle and high school students. Here, students learn about personal finance and make 18 different budgetary decisions ranging from saving money for clothes and entertainment to purchasing a house. Additionally, Junior Achievement has created an "innovation incubator" on the location's lower level. The first of its kind in the country, the JA Innovation Incubator supports high school entrepreneurs who want to showcase and develop their ideas in the Twin Cities.


Important Lessons


The programs that Junior Achievement offers provide financial literacy and workforce readiness education that isn't always present in the traditional classroom. "We correlate [our programs] to education and career aspirations beyond high school so students can really understand how learning power affects earning power," said Blayney. "Instead of just learning math through traditional classes, we're bringing relevance to mathematics in terms of how it will be used in the future, in the workplace and in students' personal lives."



More than 165,000 students engaged in Junior Achievement programs during the 2017-18 school year and over 700 schools in the region took part in its curriculum. The new University Avenue location will likely help propel those numbers even higher.


"This new experiential learning center increases our ability to program very differently and transition the organization into being an out-of-school provider while continuing the work we're doing during the school day," said Blayney.


-  Restaurant



 Minority-owned


 Retail


 Investment Real Estate
-  Non-profit



 Mixed Use Development


 Office Space


 Affordable Housing
-  Small business



 U.S. Veteran Affiliation


 Grocery


 Art
-  Family-owned


 School

 Health

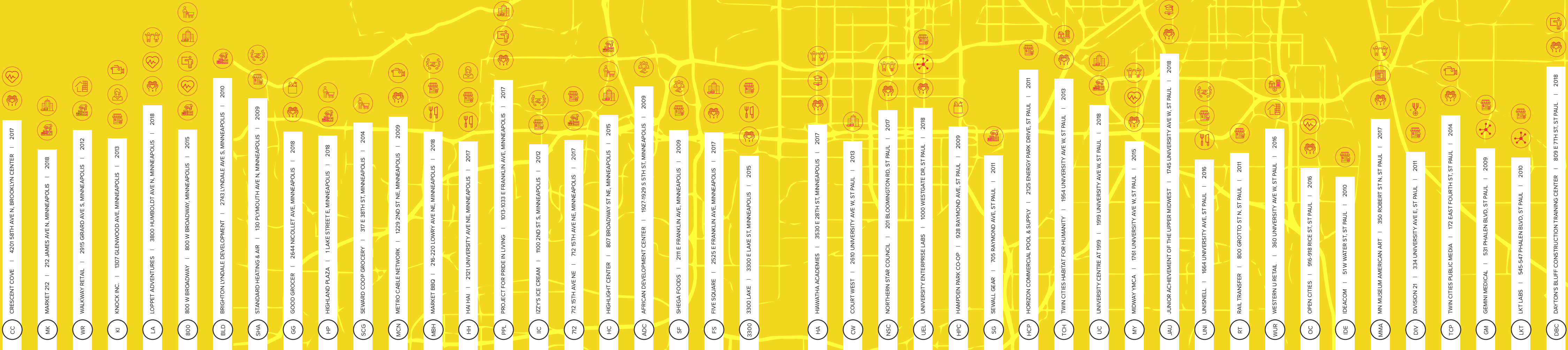
 Youth
-  Women-owned

 Lab / Bio Science

 Television

 Workplace Training

Sunrise Banks New Markets Tax Credits 10-year Anniversary



fintech partnerships

In 2018, Sunrise officially launched its Fintech Partnership Division. This team is focused on expanding the bank's impact and growth by aligning and partnering with like-minded fintechs (financial technology) companies to develop products and services to help more individuals achieve financial wellness.



Fintechs have been around for more than half a century; however, with advancing technology, they are continually developing new ways to streamline and solve financial challenges that many underserved members of our community face.



Check out our Self Lender story to learn more about the positive impact fintechs can have. Sunrise has been partnering with fintechs for many years; however, with this dedicated team in place, we will be able to grow exponentially in the fintech space and offer even more services to our clients while also creating a larger overall impact on the communities we serve.

self lender

After selling his first company and getting married, CEO & Founder of Self Lender James Garvey took time off to travel with his wife. In returning home, they realized a \$300 credit card bill had gone unpaid for a few months and his credit score was tarnished.

In looking for ways to rebuild his credit, Garvey found that all of the solutions were expensive and sometimes predatory. As a software engineer by trade, Garvey decided to approach the issue head-on and built Self Lender, a fintech company that helps clients build their credit and savings at the same time.

33,500

Sunrise's partnership with Self Lender launched in April and has helped over 33,500 individuals build their credit in 2018.



45% of employees say that personal finances cause them the most stress.

63% of people don't have enough savings to cover a \$500 emergency.

TrueConnect is a voluntary employee benefit that provides a lower-cost, responsibly structured loan alternative to expensive payday loans.

In 2018, TrueConnect was available in 48 states, and 2,500 employers have access to the product, making it available to more than 100,000 employees.

"It definitely came in handy. My family and I were struggling to pay bills on time and TrueConnect rescued us!"

— Workplace Impact employee, Cleveland, OH

The average TrueConnect loan size is
\$1,700

Borrower average salary is
\$39,000

How do you make a difference?

Through the power of financial technology (otherwise known as fintech), doing well and doing good are no longer mutually exclusive. In fact, they are combining forces to exponentiate success across the board. Helping others is just as important of a metric as making money – and it's possible to achieve both at the same time.

These five fintechs will illustrate that you don't have to choose between making a difference in your wallet or a difference in the world. You can dare to be different by picking both.

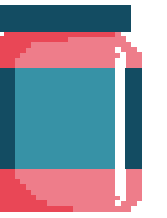
Learn more about how TrueConnect and Self Lender are making a difference in *Fintech4Good*, David Reiling's new book.



Fintech 4GOOD

David Reiling

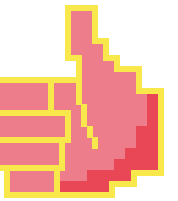
PEANUT BUTTER



NOVA CREDIT



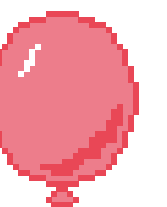
SELF LENDER



TRUECONNECT



EARNUP



NORTH 4GOOD™

Powered by Sunrise Banks

North4Good connects engaged community volunteers with volunteering opportunities that mix doing good and having fun.

In 2018 North4Good hosted eight events in the community and made the following impact:

200

hygiene kits for LGBTQ youth.

400

job readiness kits for individuals transitioning into the workplace.

8

storage boxes for Habitat for Humanity.

2,000+

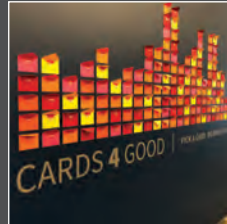
meals for students to take home on the weekends.

6,100+

sandwiches for the homeless.

giving back

Sunrise Banks gives a minimum of 2% net income per year through corporate donations and sponsorships.



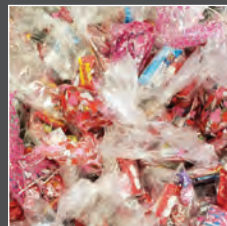
Cards4Good

We installed an interactive wall at our Washington branch to encourage individuals to do good in the community. The wall includes motivational messages, random acts of kindness, pay-it-forward actions and gift cards that allow individuals to give back to local nonprofits of their choosing.



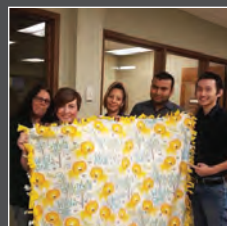
Coffee Perks 4 Good

The Park Perks Coffee Bar at our Como branch and NorthLoop4Good Coffee Bar at our Washington branch generated **\$9,867** in donations to neighborhood nonprofit organizations.



Candygrams

In February, Sunrise Banks employees sent over 230 internal Random Act of Kindness Candygram messages, which generated a **\$1,000** donation to Avenues for Homeless Youth.



Charitable Giving Week

During the bank's annual Charitable Giving Week, employees gave over **\$16,000** to support nonprofit organizations. Additionally, employees made and donated **nine** blankets to Children's Minnesota – St. Paul Hospital.



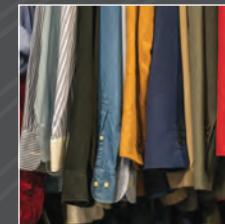
Habitat for Humanity

In August, 41 Sunrise Banks volunteers participated in the Habitat for Humanity Entrepreneurs House build in St. Paul. The volunteers spent **five** days on the site, volunteering over **280** hours.



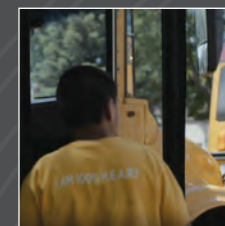
Donated Lunches

After our all-employee meeting in October, we donated more than **60** boxed lunches to the homeless in Minneapolis.



Professional Clothing Drive

In June our employees and customers donated **50** pounds of lightly used professional clothing to Union Gospel Mission. Union Gospel Mission helps homeless individuals find jobs and transition out of homelessness.



Brand Journalism Videos

The Sunrise marketing team partnered with Hiawatha Academies and Landbridge Ecological to tell their stories with impactful videos. Check them out on Sunrise Banks' YouTube page.



Bedrace for Bridging

Sunrise had two teams participate in the Bedrace for Bridging event, in which employees raced down Buck Hill on mattresses and raised funds for Bridging. Bridging is a nonprofit organization that provides furniture to impoverished community members or those transitioning out of homelessness. The 2018 event had **130** teams and raised over **\$113,000**.



Playworks Kickball

30 Sunrise employees participated in the 2018 Playworks Kickball Tournament. The event raises money for Playworks, an organization that helps to develop school recess programs that improve children's physical health as well as social and emotional learning.

giving back



On top of the thousands of hours our employees volunteered in 2018, we had eight Sunrise employees ride 500 miles in the Chainbreaker bicycle ride.

Chainbreaker is a fundraising bike ride that was born here in the Twin Cities. 100% of all the money raised through the ride goes towards cancer research at the University of Minnesota Masonic Cancer Center. The Masonic Cancer Center's research is focused on the causes, prevention, treatment, outcomes and survivorship of cancer. In 2017, the ride's first year, 1,021 riders raised over \$1.3 million dollars. Chainbreaker funds address key priorities for the Masonic Cancer Center, including clinical trial support, novel idea seed funding, and large studies that can track and understand the health of Minnesotans.

The 2018 Sunrise Chainbreaker team raised \$21,453, which surpassed its goal by 150%

\$5,000 came from internal staff through fundraising events such as grill-outs, a bean bag tournament and a golf tournament.



Pay It Forward

\$25

Each year around the holiday season, Sunrise CEO David Reiling gives **\$25 to every Sunrise employee and asks that this money is used to help someone in need.** Employees can use the cash in any way they see fit, whether that be donating to a charity or helping a stranger pay their bus fare.

Employees get creative with the Pay It Forward challenge, and always have amazing stories to tell. Here are some of the ways Sunrise employees used their \$25 to help others in 2018:



The Risk and Compliance Team pooled their money to donate to both the Minneapolis Crisis Nursery and the Salvation Army, giving half of their \$125 to each organization. Donations to the Crisis Nursery, which assists underserved parents, helped to purchase hygiene products for its clients.



One employee used her money and matched it to help purchase a new pair of hearing aids for an after-school care employee who works with her 9-year-old daughter.



Another Sunrise employee used his \$25 to help a family pay for portraits of their newborn baby girl. The employee was getting family photos taken when he saw the girl's mother struggling to pay the remaining balance.

2018 Charitable Giving List

AEON

Alliance Housing

Ally People Solutions

Asian Economic Development Association

Athletes Committed to Educating Students

Autism Society

Avenues for Homeless Youth

Banyan Foundation

Beacon Interfaith Housing Collaborative

Big Brothers Big Sisters of the Greater Twin Cities

Boys & Girls Club of the Twin Cities

Bridge for Youth

Children's Miracle Network

City of St. Paul

Clare Housing

Coalition of Asian American Leaders

Collaborative Community Law Initiative

CommonBond Communities

Community Involvement Programs

ComMUSICation

Como High School Close Up Foundation

Crescent Cove

Dark & Stormy Theatre

East River Foster Parent Network

East Side Area Business Association

Family Tree Clinic

Find Your Power

Forecast Public Arts

Friends of St. Paul College

Friends of the Boundary Waters

Genesys Works

Good Grocer

Goodwill Easter Seals

Habitat for Humanity – Twin Cities

The Humane Society

Interact Center for the Visual and Performing Arts

Interfaith Action of Greater St. Paul

International Institute of MN

Junior Achievement

LISC Twin Cities

Listening House

Little Brothers – Friends of the Elderly

Loppet Foundation

Lundstrum Performing Arts

Lutheran Social Services of MN

Marnita's Table

Merrick Community Services

Metropolitan Consortium of Community Developers

Midtown Greenway Coalition

MN Center for Environmental Advocacy

MN Coalition for the Homeless

MN Fringe Festival

MN Land Trust

MN Literacy Council

MN Museum of American Art

MN Music Coalition

MN Peacebuilding Leadership Institute

Murray Middle School St Paul - Tutoring Program

Neighborhood Development Alliance

NeighborWorks

Nimbus Theatre

People Serving People

Powderhorn Park Neighborhood Association

Prepare and Prosper

PRG, Inc.

Project for Pride in Living

Reading Partners

Rebuilding Together Twin Cities

Rein in Sarcoma

Second Harvest Heartland

Seward Redesign, Inc.

Sexual Violence Center

Shop with Cops

Silicon North Stars – Fueled Collective

Simon Says Give

Society of St. Vincent de Paul – Friends of the Poor

Southside Family Nurturing Center

St. Anthony Park Community Foundation – 4th in the Park

St. Anthony Park Seniors

St. Paul Area Chamber & Minneapolis Chamber – Twins
Welcome Home

St. Paul Ballet

St. Paul Heritage Foundation

St. Paul Urban Tennis

Summit Academy

Susan G. Komen Great Plains

Textile Center of MN

The Link Minnesota

The New Colossus – Sioux Falls

Theatre 55

Tree House

Twin Cities Jazz Festival

Twin Cities Rise!

Underdog Rescue

United Hmong Family, Inc.

University of MN Foundation – MN Cup

University of MN – CLAgency

University of MN – Masonic Cancer Center

Urban Homeworks

Voices for Racial Justice

Walk MS Twin Cities

Walker West Music Academy

Wilder Foundation

WomenVenture

Workabilities

YouthLink

financial wellness



Financial Choice

Sunrise Banks offers Financial Choice, offered by Lutheran Social Services (LSS), to provide free financial counseling and budgeting education to bank customers and employees.

43 participants

In 2018, 43 participants were involved in our budget, debt and credit report reviews, and/or student loan counseling. This partnership with LSS Financial Counseling also provided financial education workshops to 35 individuals in the community.

*Participants that signed up for Debt Management Plans with Financial Choice have paid off over \$36,000 in debt this year. Since the partnership began, nearly **\$106,000** in debt has been paid off in total.*



Sunrise Banks Knowledge Lab

600 individuals

Over 600 individuals used our online knowledge lab to learn about different financial topics and journeys.



Banzai

Sunrise Banks partners with Banzai to offer free online financial literacy courses for teachers and their students in the Twin Cities urban core.

1,220 students

In total, we sponsor 22 schools and have educated over 1,220 students. In 2018, this program brought real-world financial literacy to 580 students.



SpringFour

900 referrals

Over 900 referrals were sent to local resources to help individuals save money and achieve financial wellness.



Twin Cities Road Crew

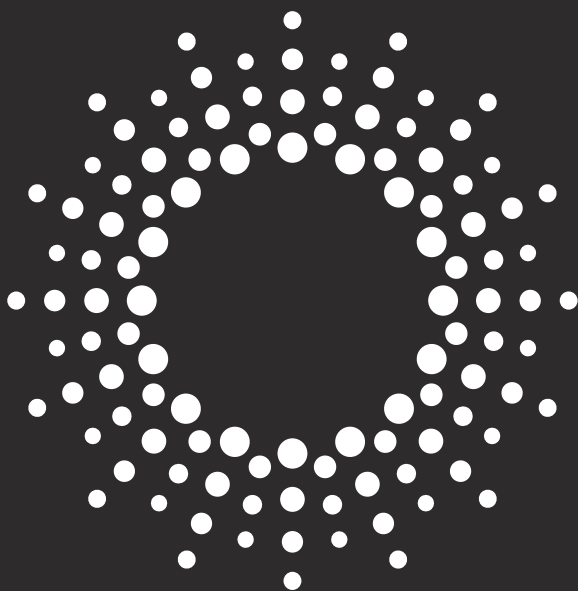
Sunrise Banks, in partnership with Twin Cities Road Crew, offered interactive, energetic programming on spending and saving smart in Twin Cities urban schools.

1,700 students

In 2018, these programs reached five schools, 76 teachers, and 1,700 students.



**we are
changemakers**



SunriseBanks.com



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