

Credit Products

Sunrise Banks is prepared to extend those types of credit which are commonly extended by a commercial bank. Any products referencing a city or state program are only available in those locations. These types of credit include but are not limited to the following:

- Commercial and Industrial Loans, Lines, and Leases. Secured and unsecured loans, lines, and leases for business and professional purposes to:
 - Manufacturers
 - Service
 - Wholesalers
 - Retailers
 - Non-profit Agencies
 - Churches
 - Civic Groups
- Small Business Administration Loans
 - SBA 7A Guaranty Loan Program
 - SBA 504 Real Estate Program
 - SBA Express Program
- Housing & Redevelopment Authority of St. Paul (HRA)
- ½ ¢ Sales tax – Star Program (Loans and Grants)
- Minneapolis Community Development Agency (MCDA)
- City of St Paul Neighborhood Lending Partnership Commercial Star Loan Program
- New Market Tax Credit loans*
- Low Income Housing Tax Credit (LIHTC) mortgage loans
- Minneapolis Community Planning & Economic Development Two-Percent Loans
- Minnesota PACE Financing
- Secured and unsecured loans to individuals for personal, family or household purposes such as:
 - Revolving Personal Lines of Credit
 - Home Equity Lines of Credit
 - Credit Builder Program
- Consumer Term loans for the purpose of financing:
 - Automobiles/Trucks/Vans
 - Recreational Vehicles
 - Property Improvements
 - Boats and Slips
 - Other loans for personal, family and household needs
- Real Estate Loans (business purpose)

Secured loans to individuals and businesses to construct, improve or purchase real property and improvements.

 - Income property mortgage loans are available for the financing of commercial income
 - Interim Construction Loans
 - Non-owner-occupied residential loans
 - Owner-occupied residential loans
 - Owner-occupied commercial property loans
- Card Services
 - Visa/MasterCard for consumers & business
 - Corporate Purchasing Cards
 - CommUNITY card for nonprofits & municipalities
- Consumer Mortgages*
 - Conventional Loans (fixed and variable)

- Jumbo Loans
- VA & FHA loans (brokered through other creditors)
- Special Purpose Credit Program (Groundbreak) for Black or African American 1st generation homebuyers
- Special Purpose Credit Program (Pathway2Home) for borrowers with Individual Taxpayer Identification Numbers (ITIN)

Relationship Banking

- Mission Focused Products
 - Impact Deposits
 - Net Zero Banking Deposits
- Consumer Checking Accounts
 - Senior Plus Interest Checking
 - Rise Checking
 - Key Checking
 - Platinum Checking
- Consumer Savings Accounts
 - Premier Savings
 - Interest Free Savings
 - Advantage Savings
 - IRA's
 - Youth Savings
 - Certificate of Deposit
 - Impact Deposits
 - Net Zero Banking Deposits
- Commercial Checking Accounts
 - Signature Business Checking
 - Core Business Checking
 - Growth Business Checking
 - Community Checking
 - Non-Profit Business Interest
 - Growth Business Checking w/ interest
- Business Savings Accounts
 - Community Savings
 - Growth Business Savings
 - Core Business Savings
 - Signature Business Savings

Treasury Management Services

- Digital Banking
- ACH Origination
- Wire Transfers
- Check and ACH Positive Pay
- Lockbox
- Remote Deposit Capture
- CDARS & ICS Savings and Demand Accounts
- Sweeps
- Return Item Special Handling
- Electronic Data Interchange (EDI) Notifications
- Merchant Card Processing

Miscellaneous Services

- eStatements
- Mobile Wallet
- Prepaid Gift Cards
- Telebank
- Automatic Payments & Automatic Transfers
- ATM & Check Cards
- Mobile Deposit
- Bill Payment
- Safe Deposit Boxes
- Direct Deposit
- Cashier's Check & Money Orders
- LSS Financial Choice — Financial Counseling
- General Purpose Reloadable Prepaid Card
- Ready Cash
- Directo Mexico