

## 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
- USDA Rural Development – OneRD programs
- 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
  - Special Purpose Credit Program (Groundbreak) for Black or African American 1<sup>st</sup> 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
  - Elevate Savings
  - Advantage Savings
  - Interest Free Savings
  - Youth Savings
  - IRA's
  - 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
- Direct Deposit
- Cashier's Check & Money Orders
- LSS Financial Choice — Financial Counseling
- Ready Cash
- Directo Mexico