



Progress favors the committed

2025 IMPACT REPORT



Dear Sunrise Banks Community,

In 1985, my father bought the first bank that would eventually become part of our Sunrise Banks organization. At the time, it was in danger of failing, but he saw its potential to help fuel the progress of the surrounding community. That started us on our journey to use financial products and services to drive positive outcomes in areas with untapped economic potential.

Today, Sunrise Banks has earned its reputation as a force for good by supporting the dreams, goals and visions of our customers and community members. For 40 years, we have led the way when it comes to being a socially responsible, values-driven organization. We pride ourselves on serving a wide variety of people—small business owners, nonprofit leaders, first-time homebuyers, sustainable developers and ethically-motivated customers. And we achieve this with values that have shaped the way we do business from the beginning.

Our 2025 Impact Report shows how Sunrise Banks uses innovation, ingenuity and integrity to support our customers and communities. Whether they are looking to build their credit history, start a business or find a financial product that reduces or avoids carbon emissions, we are dedicated to finding the product and path that works best to achieve their objectives.

Of course, none of this is possible without the dedication of our more than 360 employees. They consistently represent Sunrise Banks with the utmost professionalism, knowledge and care. To our employees—thank you for all you do to be a force for good every day. And to our customers and community leaders—thank you for trusting Sunrise Banks as we work together to make our communities better for all.

With highest regards,



David Reiling
President/CEO, Sunrise Banks



Establishing meaningful relationships, driving positive change and creating a better tomorrow, starting today





COMMITTED TO OUR COMMUNITIES

Igniting progress through the power of financial choices

As a certified B Corp, Community Development Financial Institution (CDFI) and a member of the Global Alliance for Banking on Values, Sunrise Banks does banking differently. We believe our customers' financial choices have the power to impact our communities, and we proudly channel that power to ignite progress.

Through our commitments and our financially inclusive products, we provide the innovative solutions, expert support and positive change our communities deserve. Our mission-first mindset means that we actively contribute to social good with each partnership and hold ourselves accountable to social and environmental responsibility metrics in order to create positive community development.

Loans and Financial Partnerships

In 2025, our customers designated over \$261 million to Community Impact Deposits, a long-time program at Sunrise Banks. Money designated to Community Impact Deposits is used for community development projects like affordable housing, small business and nonprofit support.



Affordable Housing



Small Business



Nonprofit Support

CDFI Fund

Community Development Financial Institutions (CDFIs) are dedicated to community development and provide financial products and services that meet the needs of economically disadvantaged individuals within underserved communities.

As a certified CDFI—and the first CDFI bank in Minnesota and South Dakota—at least 60% of Sunrise Banks loans are made in low-to-moderate income communities. By serving these traditionally underserved communities, we can live up to our mission to empower financial wellness.



62%

of Sunrise Banks loans in 2025 were made in low-to-moderate income communities, like Renner, South Dakota, where Dakota Resources is connecting communities with economic development leaders.



SPOTLIGHT

Dakota Resources: *Supporting the Future of Rural Businesses*

Dakota Resources believes that a thriving rural community is possible when passionate people work together. The organization formed in 1996 to pool capital from banks, corporations and other funding sources, then re-lend it to local economic development organizations.

To date, Dakota Resources—a certified CDFI based in Renner, SD—has helped more than 100 communities. But Dakota Resources does more for these communities than write a check—the organization is invested in the broader success of the people who live there.

Through its Thriverr Learning Network, Dakota Resources connects communities with economic development leaders. Joe Bartmann, president of Dakota Resources, says Dakota Resources maximizes its impact on communities through these extensive outreach services. He credits their focus on helping borrowers improve lending policies and practices with their overall success.

“Sunrise Banks has become a key partner for our rural community development work, from investing in our loan fund for rural development nonprofits to now making it possible for us to keep our costs low for the members of our Thriverr learning network,” says Bartmann. “Since we are both CDFIs serving South Dakota, our missions align very well. I’m excited to continue creating rural opportunity together.”

MOMENTS OF PROGRESS

1995

Bill Reiling purchases Meridian National Bank, now the Sunrise Banks University Ave. location, helping a cash-reliant Hmong community in St. Paul’s Frogtown neighborhood create bank accounts for the first time.



2001

University National Bank (now the Sunrise Banks University Branch) is certified as Minnesota’s first Community Development Financial Institution (CDFI), helping meet the economic needs of underserved communities.

Certified



Corporation

2009

Sunrise Banks is certified as the first B Corp bank in the state of Minnesota, reinforcing our community outreach, social impact and an employee-first mindset. With our 17-year certification, we have shown that being a Certified B Corp can influence positive changes.

At the heart of the certification is our business’s commitment to doing business for good, not only for the company but for the community. Sunrise Banks considers social responsibility and environmental impacts in all current and future company decisions.

2024

Sunrise Banks receives a B Corp Impact score of 148.6 during our most recent recertification, 68 points above the number needed for certification.

This score is based on our B Lab Impact Assessment, which measures our commitment to impact beyond financial success. B Corporations are graded on their social impact in five categories: governance, workers, community, environment and customers.



8

projects supported through Sunrise Banks NMTC program in 2025.

New Markets Tax Credit Program (NMTC)

As a CDFI bank devoted to financial and lending equity, Sunrise Banks has participated in the federal NMTC program since 2011. The program drives capital to communities with untapped economic potential to stimulate economic growth and revitalization for those communities. It helps attract investment capital and provides small businesses, nonprofits and developers access to better financing rates and terms than traditional lending programs.

To date, we've funded 92 projects and helped to create or retain over 7,600 jobs in low-to-moderate income communities in Minnesota.

In 2025 alone, Sunrise Banks deployed our New Markets Tax Credit allocation into 8 projects, which included rehabbing or constructing nearly 200,000 square feet of real estate. Through these projects, like the Indian Health Board's new clinic, we anticipate helping to create or retain 211 jobs in these communities.



SPOTLIGHT

Indian Health Board: Creating Healthier Outcomes for Urban Indigenous Communities

The Indian Health Board (IHB) opened its first Minneapolis medical clinic in the early 1970s. The organization recognized the need to offer health and medical services specifically for American Indian populations. By hiring American Indian doctors and staff, and incorporating traditional practices into its services, IHB is working to close health disparities that have long been present in Indigenous communities.

A new phase of wellness is taking shape now for IHB, with a new medical and dental clinic under construction along Minnehaha Ave. in Minneapolis. Sunrise Banks provided \$10 million in the form of a New Markets Tax Credit allocation for the new clinic, which will be known as the Menaandawiwe Wellness Campus. Leaders broke ground on the project in May 2025, and it is on track to be completed by fall 2026.

"We're doing this for a good cause – to bring quality services back to our patients and the community around us," explains Michael Harris, Director of Communications and Community Engagement at IHB.

"And to have a financial partner that gets that is just awesome."



MOMENTS OF PROGRESS

2002

Sunrise Banks launches Community Impact Deposits, allowing customers to dedicate deposits to projects like affordable housing, community services and small businesses.

2011

Sunrise Banks starts leveraging the New Markets Tax Credit program, helping community development projects become more feasible and affordable without traditional loans.

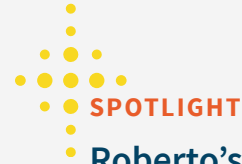
MOMENTS OF PROGRESS

2000

Sunrise Banks creates the Houses to Homes program, which finances up to 100% of the acquisition price of a home, and sets a goal to rehabilitate 1,000 homes by 2005.

2004

Houses to Homes surpasses its goal to rehab 1,000 homes one year ahead of plan.



SPOTLIGHT

Roberto's Story:

Building Hope and Credit for Twin Cities Immigrant Communities

Roberto Valdizan arrived in the U.S. nearly 30 years ago after fleeing his home country of Peru. Today, Roberto is a relationship banker at Sunrise Banks. He works with other immigrants in the Twin Cities to help them understand the financial system, build credit and work to support their futures and dreams.

"I have found a home in the United States, and I spend my days supporting immigrants in the same situation I was in all those years ago, working to help them realize their dreams," Roberto says. "It has been a full-circle experience, and I feel so grateful to work at a place that supports what I believe in."



Housing Support

The path to owning a home can be complex, but Sunrise Banks mortgage lenders provide personalized services for every unique position. From determining eligibility to completing applications, our loan officers provide guidance for our customers every step of the way, keeping their financial wellness front and center throughout the process.

Because of our commitment to our communities, and our belief that everyone deserves to own their own home, we are proud to offer housing support like our Minnesota State Housing Tax Credit investments as well as our Credit Builder and Sunrise Banks Pathway2Home® programs.



State Housing Tax Credit Investments

In 2025, we invested \$334,000 in two affordable housing projects through the Minnesota State Housing Tax Credit.

Leijona is a 33-unit mixed-income building that will help address the severe housing shortage in Duluth. The Heights is a Habitat for Humanity project in St. Paul with nearly 150 affordable units available for low-to-moderate income first-time homebuyers.



Credit Builder

When it comes to making a new home purchase, a good credit score is one of the deciding factors. That's why our credit builder program is an essential for many of our customers.

After ten years of providing credit builder loans, the Sunrise Banks program has flourished, and we've helped hundreds of families realize their homebuying dreams.



Sunrise Banks Pathway2Home Mortgage Program

The goal of the Sunrise Banks Pathway2Home ITIN mortgage program is to provide access to lending for individuals who have an Individual Tax Identification Number (ITIN), making it easier for more families to achieve their dream of owning a home.

36%

of the Pathway2Home mortgages Sunrise Banks closed in 2025 started as credit builder loans.

Conservation

A healthy environment means a healthy economy. As a financial institution, Sunrise Banks recognizes its obligation to lower emissions and work towards a greener, more sustainable future. As part of our commitment to track and reduce carbon emissions, Sunrise Banks offers net zero banking options, including Net Zero Financing for qualifying commercial,

business and nonprofit projects and Net Zero Deposits for business and personal banking accounts. We've also implemented the Sunrise Banks Net Zero Advisory Committee and Net Zero Working Group to help govern our evaluation and selection of net zero projects.

Net Zero Deposits

In 2025, our customers designated an additional \$3 million to Net Zero Deposits, a 40% growth in the program since 2024. First launched in 2024, Net Zero Deposits empower customers to turn a basic bank account into a meaningful way to mitigate the impacts of climate change and support the transition to a net zero economy.

By choosing to designate deposits from their Checking, Savings or CD accounts to net zero projects, customers directly support initiatives that reduce or avoid carbon emissions, including:

- Energy Efficiency Upgrades
- Renewable Energy
- Green Buildings
- Resource Efficiency Infrastructure
- Electric Vehicles

During 2025, our customers designated \$7.4 million in deposits to Net Zero projects.

After reaching \$20.1 million in Net Zero loans, we're excited to continue expanding our Net Zero Deposits program in 2026.



SPOTLIGHT

Green Cities Accord: *Multiplying the Impact of a Shared Mission*

Trees do more than beautify our neighborhoods: they provide shade, improve air quality, reduce urban heat islands, lower energy needs and support a more vibrant, healthy environment. However, storms, disease, drought and development have taken their toll on urban forests throughout Minnesota.

That's where Green Cities Accord comes in. The organization is committed to rebuilding and expanding the urban tree canopy across the Twin Cities.

Green Cities Accord recently chose to move its financial accounts to Sunrise Banks and participate in its Net Zero Banking program. This will allow the organization to reduce the financed emissions in their bank accounts.



MOMENTS OF PROGRESS



2012

Sunrise Banks joins the Global Alliance for Banking on Values (GABV), an independent network of financial institutions committed to advancing positive change in the banking sector.

The GABV works to create economic, social and environmental development. It has launched initiatives like the Climate Change Commitment, which asks member banks to measure the carbon footprint of their financed emissions and set a net zero emissions target. The GABV is made up of mission-based banks around the world that, like Sunrise Banks, are intent on transforming the banking and finance system.

Collectively, the GABV serves close to 50 million customers, represents 48 countries, and is supported by close to 100,000 co-workers.

2021

David Reiling becomes chair of the Global Alliance for Banking on Values.

MOMENTS OF PROGRESS

2011

Sunrise Banks hires our first employees for a permanent fintech division located in Sioux Falls, South Dakota.

2020

Sunrise Banks begins tracking carbon emissions as part of our commitment to net zero emissions and a greener, more sustainable future.

2024

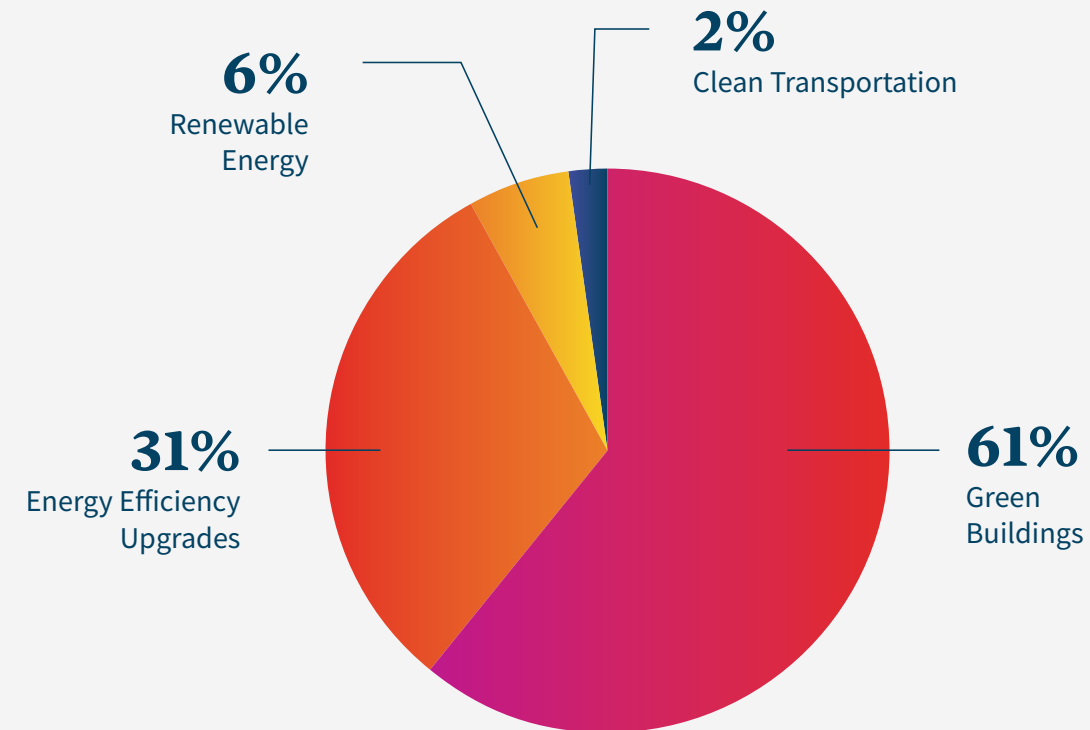
The Sunrise Banks Sioux Falls location opens, becoming our first branch outside Minnesota and South Dakota's first B Corp. This expansion allows us to bring our lending programs to new areas.



Net Zero Financing

The Net Zero Deposits we collect help us finance net zero loans that reduce or avoid carbon emissions.

Here's a breakdown of how that loan money is distributed:



SPOTLIGHT

Every Meal: *Investing in Clean Energy to Power its Mission*

Launched in 2010, Every Meal supplies kids and families who live in food-insecure homes in the Twin Cities with easy-to-prepare, culturally relevant meals and pantry staples. As its reach has grown, so has its need to use more space and energy. Recently, the nonprofit made a big investment in operational efficiency by purchasing a new solar panel array for its Roseville warehouse.

Every Meal took advantage of what's known as Commercial Property Assessed Clean Energy Lending (C-PACE) to finance its solar panel project. Sunrise Banks provides C-PACE loans to Minnesota businesses that want to make energy efficient upgrades to their buildings.

Every Meal was also able to secure a lower financing rate thanks to the Net Zero Financing program at Sunrise Banks. These loans are awarded to projects that actively work to reduce or avoid carbon emissions.

“Ultimately, what that means is we will have more funds to buy food to serve the kids in Minnesota who face empty kitchen cupboards at home,” says Rob Williams, president and founder of Every Meal.

Carbon Footprint Reporting

In addition to our Net Zero banking programs, we continued to track our carbon footprint in 2025. Key findings for the year include:



6.7%

Between 2024 and 2025, our total portfolio financed emissions intensity decreased by 6.7%, reflecting more environmentally friendly loans.



19%

The reduction in purchased energy emissions (scope 2) from 2024 to 2025.



2

We tracked two new categories in 2025, purchased goods and services, and waste.



Sustainability Committee

The Sunrise Banks Sustainability Committee provides oversight and governance for sustainability initiatives. In 2025, they made major strides in accountability with projects like a materiality assessment, which highlights the bank's ESG priorities.

Through this and the monitoring of our carbon footprint, we're able to adjust our performance to ensure we're on track to meet our 2050 net zero goal.



We also implemented several internal initiatives, like electronics recycling, waste tracking and educational programming, and we have plans to enroll in a community solar program as well as perform energy audits for our Minnesota buildings.



COMMITTED TO FINTECH INNOVATION

Opening the door to a world of positive impact

At Sunrise Banks, our mission is to be the most innovative bank by empowering financial wellness. This mission is advanced in large part through our financial technology (fintech) division. As both a community bank and a sponsor bank for fintech, payments, and lending companies aligned with our commitment to financial wellness, inclusivity, and sustainable growth, we are uniquely positioned to drive impact in our communities beyond traditional deposit products.

Fintech and Payments Partnerships

By combining the trust, equity and money-movement capabilities of Sunrise Banks with the technological reach of organizations like Self Financial, Inc. (Self) and BeneMoney, we can securely provide nontraditional and strategic credit and lending services to underbanked communities.



Self Credit
Builder Accounts



Debit Card
with Rewards Partnerships



BeneMoney

Fintech Innovation

Our loans, deposits, and fintech partnerships work together to create sustainable growth.

In 2025, deposits associated with the fintech and national products division of Sunrise Banks accounted for more than 52% of our total deposit portfolio. This broad reach is further reflected in the 32 million gift cards and prepaid cards we currently have in circulation.

Debit Card with Rewards Partnerships

In 2025, Sunrise Banks launched three new debit card rewards partnerships with United Airlines, Southwest Airlines, and Wyndham Hotels & Resorts. As the issuer of debit cards with rewards for each of these brands, we are able to expand opportunities for more individuals to achieve financial health, both now and in the future.

52%

of Sunrise Banks entire deposit portfolio in 2025 was associated with the fintech and national products division.

32M

gift cards and prepaid cards are currently in circulation.



What is a debit card with rewards?

The concept marries the traditional debit card (drawing funds from a checking account) with the rewards system of a credit card. And the qualifications aren't any different from a traditional debit card. This levels the playing field by granting access to a rewards program for those who don't want to pay an annual fee or wouldn't normally qualify for a typical credit card.

At Sunrise Banks, we want to empower everyone to be financially healthy. The ability to accrue rewards while making purchases in a way that best suits each person is both important and fair.

Self.

363,830

Self Credit Builder loans originated from Sunrise Banks for a total of \$326,938,440.



Self Credit Builder Accounts

We know that good credit can open the door to great opportunities. However, the way in which the consumer credit system is designed has prevented many people from succeeding.

As a longtime partner of Self Financial, Inc., Sunrise Banks provides support for its small Credit Builder accounts, which are designed to help individuals with low or no credit establish or rebuild their payment history without the need to open a credit card. This collaboration enables both organizations to broaden access to more equitable financial opportunities.

BeneMoney

In 2025, the TrueConnect loan product that Sunrise Banks acquired in 2024 rebranded to BeneMoney. This program allows employees to access short-term small loans through their employer without a credit check, helping them avoid predatory payday lenders and supporting their financial well-being.



The top five reasons people used BeneMoney loans in 2025:

- Home expenses
- Car-related expenses
- Unexpected expenses (e.g., unexpected family travel, death, child needed money, fell behind on rent/mortgage)
- Medical expenses
- Credit card debt



“I was hurt on my way to work and fractured my right wrist. I was out of work for almost two months, and we all know that if you don’t work, you don’t get paid. It was a very stressful situation that put me way behind until this moment. I’m very thankful for you, BeneMoney.”

—BeneMoney borrower

\$24M

in funding was disbursed by BeneMoney in 2025, for a total of 8,724 new loans.

BeneMoney recently expanded its offerings with two new products:

No Credit Check Loans

Eligible returning BeneMoney borrowers can now access loans of up to \$10,000 at 18.99% APR with a 24-month repayment term. After launching in December 2025, this option gained traction quickly, with BeneMoney funding \$821,000 in loans by year’s end.

BeneMoney Card

The BeneMoney Card was launched to simplify payroll for HR teams and speed up loan funding for borrowers. Now, borrowers can receive funds directly to their card in minutes.



COMMITTED TO OUR EMPLOYEES

When our teams thrive, our members, partners and communities thrive alongside them

At the heart of our commitment to leading positive social, community and environmental impact is our employees. Through volunteer efforts, partnerships and day-to-day work, we not only provide opportunities for meaningful banking and fintech careers, but we create a communal sense of belonging, an environment where all are encouraged to contribute by listening, learning, understanding and advocating.

We invest in our people so they can invest in others. Through professional development, inclusive leadership and a culture grounded in social impact, our employees are equipped to grow, lead and make a difference.

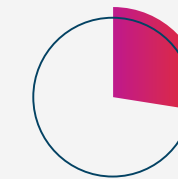
Employees

Together, our 356 employees reflect a workforce that's more representative and more upwardly mobile than the national average.



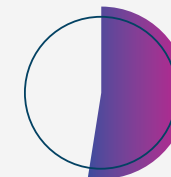
Women employees: 58.7%

vs 47.1% of the total American workforce – Bureau of Labor Statistics (annual 2024)



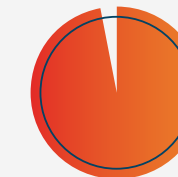
BIPOC employees: 27.5%

vs 23.1% of the workforce in the Twin Cities metro area – Workforce Innovation Board of Ramsey County



Women managers: 52.7%

vs 41% in the total American workforce – McKinsey & Co



Employees paid a living wage: 97.2%

vs 56% of the total American workforce – McKnight Foundation/ MIT Living wage calculator

Investing in Employee Development

2025 was a milestone year for career development. Take a look at our employees' achievements and accomplishments by the numbers.

15%

of our employees earned an internal promotion. The national average is 10.3%.

25%

of Sunrise Banks jobs were filled internally.

6

all-staff conversations were held as part of our RISE Committee. Each conversation was informed by a person's unique lived experience to help broaden everyone's perspective.

6

employee resource groups continued to be open to all team members, providing safer spaces to connect with their peers.

3

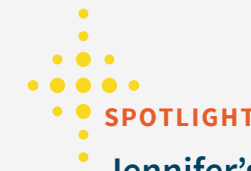
new pilot programs launched to continually support our employees' career development: Job Shadow Program, Mentorship Program, and Internal Internship Program

- 14 mentorship connections
- 23 career paths showcased through job shadowing



Leading with Diversity

At Sunrise Banks, sixty percent of the board members are women—more than double the national average of 23.9% for public banks. This leadership diversity reflects our commitment to equity and inclusion and ensures a wide range of perspectives guide our decisions.



SPOTLIGHT

Jennifer's Story: Promoting Women Leaders with Bank on Women, Inc.

Jennifer Docherty is a member of the Board of Directors at Sunrise Banks. She joined the board in June 2022 and currently chairs the Audit and Finance committee.

Jennifer is the co-founder, founding director and chair of Bank on Women, Inc./WIN (Winning Strategies for Boards and C-suites), a nonprofit organization dedicated to educating the community bank industry on the importance of adding qualified women to the Board and C-suites of community banks. Bank on Women works within the industry to develop and promote women leaders, with the goal of increasing the numbers of qualified women serving on community bank boards and in executive management.

MOMENTS OF PROGRESS

1985

Bill Reiling, the father of current President/CEO David Reiling, purchases his first Twin Cities-area bank, Franklin Bank, near our current Blaisdell Ave. location.



2007

David Reiling becomes CEO of Sunrise Community Banks.

2013

The Reilings bring their individually owned and operated banks together under the Sunrise Banks name and mission: to be a force for good in the community.



Sunny Award Winner

For the past 12 years, Sunrise Banks has hosted the Sunny Awards to recognize an employee who best exhibits the company's core values—a Force for Good, Always Learning, Brightens the Room, Never “Not My Job” and Respects All.

Anjali Sharma, the customer service receptionist at the Sunrise Banks – Washington branch in Minneapolis, is the 2025 Sunny Award recipient.

“With 15 years of banking experience at Sunrise Banks, I have learned how powerful it is to make people feel seen, supported, and at ease,” Anjali says. “Whether I’m greeting a customer, helping someone navigate a challenge, or supporting my team during a busy moment, I show up with kindness, patience, and a solution-focused mindset.”



As part of the Sunny Award prize, Sunrise Banks will donate \$2,000 to the nonprofit of the winner's choice. Anjali has chosen Missing Children Minnesota (MCM) as the nonprofit she will support with her prize money. Over the years, the organization has helped thousands of families across Minnesota with locating missing children, victim advocacy services, education, and efforts to stop child trafficking.

Citizen Sunrise

Launched in 2025, Citizen Sunrise is an employee-led, nonpartisan civic engagement committee at Sunrise Banks. The committee is focused on cultivating a culture of responsible and respectful civic engagement, encouraging all employees to participate in voting, elections and other civic opportunities.

This year, the group hosted events with The Citizens League focused on the importance of civic engagement in our communities. It also hosted the Regional Outreach Director for the Federal Reserve of Minneapolis for a discussion focused on the economic state of the Upper Midwest.

Employee Giving and Volunteering

Sunrise Banks is a social engine for good with a long-standing history of community engagement. Through both financial giving and community involvement, Sunrise Banks strives to address and provide solutions for key community needs and maximize its impact by giving to organizations that align closely with our mission, and we foster an environment where our employees feel empowered to do the same.

Donation Drives

Here's just a sampling of the many volunteer events and donation drives our team helped with in 2025.



At CLUES annual Fiesta Latina event, our team from Sunrise Banks handed out approximately \$10,000 worth of school supplies to students and teachers, donated by our employees and customers, as part of our Minnesota Bankers Association Community Impact Month initiative.



At the Twin Cities Pride Festival, our Sunrise Banks teams and customers helped collect enough donations to create 200+ Pride party packs to support Avenues for Youth, an organization dedicated to serving Minneapolis-St. Paul's most vulnerable communities.



Our Sunrise Banks Sioux Falls team collected clothing donations in June for Marty's Closet, which provides clothing, accessories and personal care items to gender-diverse people within a 90-mile radius of Sioux Falls.

139

nonprofit organizations were supported through our annual Pay It Forward donation drive in 2025.

2,000

volunteer hours were donated to charities and nonprofit organizations by Sunrise Banks employees in 2025.

MOMENTS OF PROGRESS

1997

Sunrise Banks enters the Minnesota Keystone Program, committing to giving at least two percent of our pre-tax earnings back to the community.



\$208,200

was given to local charities and nonprofits through Sunrise Banks community engagement sponsorship program, an increase of 25% over 2024.

Bank Donations

Two Sunrise Banks branches feature pay-what-you-can coffee bars. Each month, our employees select a local organization to receive all the proceeds. In 2025, our customers helped us raise \$5,000 for these 18 local organizations:

- Minnesota People of Color LGBT Pride
- Beo-Tavean Orphanage
- Change Starts with the Community
- The Power of People Leadership Institute
- Kulture Klub Collaborative
- Missing Children Minnesota
- Community Safety Specialists
- Somali Success School
- Hired
- Avenues for Youth
- Joint Heirs with Christ Church International
- Riverside Plaza Tenants Association
- St. Anthony Park Area Seniors
- WomenVenture
- Como Ball
- Rein in Sarcoma
- Minnesota Rally to Read
- The Purpose

Financial Wellness Resources

As part of our commitment to support financial wellness throughout our community, Sunrise Banks provides six free financial wellness coaching sessions per year through our partnership with LSS Financial Counseling at Lutheran Social Service of Minnesota.

From debt management to homeownership, anyone who has an account with Sunrise Banks is eligible for confidential services with an LSS certified professional, tailored to meet their financial needs. In 2025, Sunrise Banks helped clients pay off \$22,458 of debt with LSS's Debt Management Plan.

One client, Sarah, attend multiple counseling appointments through LSS which resulted in her getting \$143,000 of student loan debt forgiven, increasing her FICO score and closing in on her long-term dream of becoming a homeowner.



SPOTLIGHT:

Melina's Story:

Viewing Mental Health from the Teller Window

We know that financial wellness can have deep effects on people's mental health. As a teller at Sunrise Banks, Melina Tapia gets to know customers from all walks of life. That means listening to their stories about how money and finances are impacting them, in both good and challenging ways.

"Our role is more than just depositing checks," Melina explains. "It's about listening to how people's days have been, what achievements they are excited about and what hardships they might be going through."

\$22,458

in client debt paid off in 2025 through our LSS Debt Management Plan partnership.

15

first-time homebuyer workshops run by our mortgage team for nearly 600 prospective homebuyers.

34

workshops run by our retail team covering topics like fraud prevention, budgeting, savings and building credit.



COMMITTED TO LASTING IMPACT

Recognition means the most when it reflects the people and communities we serve

In 2025, the honors we received weren't just milestones, they were proof that we've made a measurable impact. From service excellence to community influence, each award underscores our commitment to responsible growth, financial empowerment and relationships built to last.

We're proud of the recognition. But we're even prouder of what it represents: communities supported, small businesses strengthened and futures made more secure. These acknowledgments also belong to our employees, our members and our community partners, because progress is always a shared achievement.

2025 Highlights



For the second year in a row, we were recognized as a Top Place to Work by the Star Tribune and USA Today.

40%

Our customers designated an additional \$3 million to Net Zero Deposits, 40% growth in the program since 2024.



We launched debit card reward programs with three different companies, granting people who may not qualify for a credit card access to a rewards program.

Awards and Recognition

Recognition matters because it reflects the trust placed in us by our clients and our communities. In 2025, the honors we received affirmed the strength of our commitments and the integrity of our people. Each award and recognition represents more than a milestone. It signals progress toward a healthier financial future and reinforces our dedication to building a better tomorrow, starting today.



2025 Top 200 Workplaces
The Minnesota Star Tribune



2025 Top Workplaces USA
USA Today



2025 Top Impact Companies
Real Leaders

Top 100 Impact CEOs – Big Path Capital

David Reiling – President/CEO

TCB Notables – Twin Cities Business

Kathleen Brenk – Chief People Officer
(Notable Leaders in Talent & Recruitment)

Mary Stoick – SVP, Director of Tax Credit Lending
(Notable Leaders in Banking)

Catherine Higgins Whiteside – SVP, Marketing & Communications
(Notable Leaders in Marketing)

Amazing Outside Directors – BankNews.com

Jennifer Docherty – Board Member

Rising Stars in Banking – BankNews.com

Caitlin McMahon – VP, New Markets Tax Credit

Top Women in Finance – Finance & Commerce

Caitlin McMahon – VP, New Markets Tax Credit

Minneapolis-St. Paul Business Journal 40 Under 40

Laura Wildenborg – VP, Strategic Lending

2025 Classics Awards – Minnesota Public Relations Society of America (Minnesota PRSA)

Integrated Programs: Consumer Products & Services
(for Net Zero Banking campaign)

Internal Communications
(for Top Things to Know all-company newsletter)

2025 PR Daily Awards – Ragan Communications

Honorable Mention: Product Launch
(for Net Zero Banking)

Honorable Mention: Finance/Banking Campaign
(for Net Zero Banking)



Thought Leadership and Headlines

Why are bank deposits up, when interest rates are down?

Marketplace (December 17, 2025)

United, Southwest turn to debit

Payments Dive (December 1, 2025)

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Finance & Commerce (November 14, 2025)

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American Banker (November 10, 2025)

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Mpls/St. Paul Business Journal (October 3, 2025)



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