

Credit Products

Sunrise Banks is prepared to extend those types of credit which are commonly extended by a commercial bank. These types of credit include but are not limited to the following:

- Commercial and Industrial Loans, Lines, and Leases, and Xceleration Capital loans
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
- Secured and unsecured loans to individuals for personal, family or household purposes such as:
 - Revolving Personal Lines of Credit
 - Home Equity Loans
 - 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
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
 - Owner-occupied residential loans are available with fixed and adjustable rates
 - Owner-occupied commercial property loans
- Card Services
 - Visa/MasterCard for consumers & business
 - Corporate Purchasing Cards
 - CommUNITY card for nonprofits & municipalities
- Mortgage Loans

From time to time the bank will need overline participation assistance from other banks to accommodate borrowing customers with credit needs in excess of the bank's legal lending limit. In turn, this bank may be requested to consider an overline loan in return which originates outside its assessment area. Overlines purchased by us are normally originated by other banks in their respective trade areas. These loans are considered and processed in accordance with the loan policy and procedure guidelines of Sunrise Banks.

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Relationship Banking

- Consumer Checking Accounts
 - Senior Plus Interest Checking
 - Key Checking
 - Rise Checking
 - Platinum Checking
- Consumer Savings Accounts
 - Premier Savings
 - Advantage Savings
 - Youth Savings
 - Interest Free Savings
 - IRA's
 - Certificate of Deposit
 - Impact Deposit Fund (IDF) for deposit products
- Commercial Checking Accounts
 - Signature Business Checking
 - Growth Business Checking
 - Core Business Checking
 - Community Checking
 - Non-Profit Business Interest
 - Growth Business Checking w/ interest
- Business Savings Accounts
 - Community Savings
 - Core Business Savings
 - Growth Business Savings
 - Signature Business Savings

Cash Management Services

- Online Banking
- ACH Origination
- Wire Transfers
- Positive Pay
- Image Lockbox
- Lockbox
- Mobile Deposit
- ACH Debit Filter & ACH Debit Block
- EZ Deposit - Remote Deposit Capture
- CDARS & ICS Savings and Demand Accounts
- Sweeps
- Bill Payment
- Return Item Special Handling
- Electronic Data Interchange (EDI) Notifications
- Merchant Card Processing

Miscellaneous Services

- eStatements
- MobilePay
- PopMonday
- Prepaid Gift Cards
- Prepaid Mastercard
- Telebank
- Automatic Payments & Automatic Transfers
- ATM & Check Cards
- Safe Deposit Boxes
- Direct Deposit
- Cashier's Check & Money Orders
- FDIC Insurance
- LSS Financial Choise — Financial Counseling
- General Purpose Reloadable Prepaid Card
- Ready Cash
- Directoro a Mexico