

# FAIR makes it easier for you to bank anywhere, anytime.

- **Online and mobile banking:**

View your accounts, transfer money, view statements, and set up alerts - in one convenient place.

- **Online bill pay:** Pay your bills with just a few clicks. Enter the biller information, and we'll send the payment for you.

- **Alerts:** Set up email and text alerts for account activity, payments and due dates.\*

- **Remote deposit:** Download our app and use your phone camera to snap a photo of your paper checks and deposit them at no charge.

- **24-hour access to account info:** Call 651-647-0938

- **Coaching:** We couple your accounts with coaching and support. We'll make sure you understand how they work and support you in reaching your financial goals.

\*Standard text message rate, fees and charges may apply.

## We listened to what would work for you, and we built it.

We listened to 150 community members talk about what they wanted in their accounts - predictable fees, no overdraft, control over your money, a way to build your credit - and used what they said. FAIR accounts are built with the consumer at the core, no matter income size, how often or when you get paid, or your banking history.\* Spend less time worrying and more time focusing on your future.

**Schedule an appointment to open a FAIR Checking, Savings, and/or Credit Builder account**  
[FairFinancial.org/get-fair](https://FairFinancial.org/get-fair)

### Questions?

Contact us at [fair@prepareandprosper.org](mailto:fair@prepareandprosper.org) or talk to us at 651-262-2173

[FairFinancial.org](https://FairFinancial.org)

PREPARE + PROSPER



FAIR is a program of Prepare + Prosper, a non-profit organization and is not a bank. Banking Services are provided by Sunrise Banks N.A., Member FDIC. Deposit and loan products offered by Sunrise Banks. Deposit products insured by the FDIC up to \$250,000 per depositor. Sunrise Banks can be reached at 651-265-5600.

Prepare + Prosper is a nonprofit that provides free tax preparation and financial services, products, and coaching to low- and moderate-income communities. Sunrise Banks seeks to radically change the way urban communities and people thrive by empowering them to achieve financial wellness. This project was made possible by a grant from the State of Minnesota and the Minnesota Department of Commerce.

\*Prior bank fraud activity is excluded.

## Keep more of your money. That's FAIR.



**More support for your goals, more control of your money, with less fees.**

**fair** FINANCIAL OPPORTUNITY FOR EVERYONE

PREPARE + PROSPER



[FairFinancial.org](https://FairFinancial.org)



## A FAIR CHECKING account gives you more control of your money.

- Open an account with as little as \$25
- A \$3 monthly fee
- No account overdraft fees
- No monthly minimum balance requirement
- Available regardless of banking history <sup>1</sup>
- Mastercard debit card included with account <sup>2</sup>
- FDIC insured <sup>3</sup>
- No transaction fees at 4 area Sunrise Banks ATMs
- No fee for receiving cash back at merchants that have agreed to provide cash back with a PIN purchase

<sup>1</sup> Prior bank account fraud activity is excluded.

<sup>2</sup> This Card is issued by Sunrise Banks N.A., Member FDIC, pursuant to a license from Mastercard International Incorporated. The card may be used everywhere Debit Mastercard is accepted.

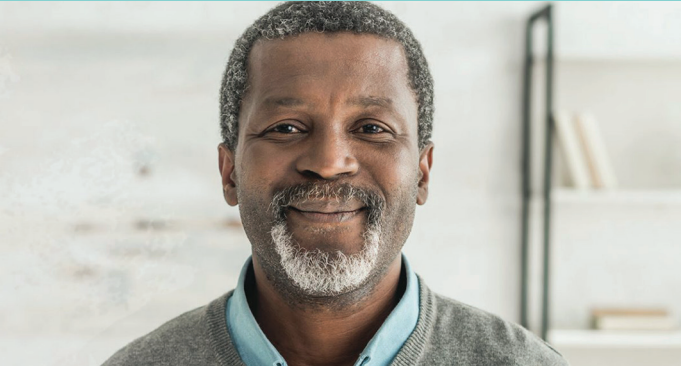
<sup>3</sup> FDIC insured up to \$250,000 per depositor.

## A FAIR SAVINGS account can help you save for emergencies and the future, at your own pace.

- Open an account with as little as \$25
- No monthly minimum balance requirement
- No monthly service fees <sup>1</sup>
- Earn monthly interest
- FDIC insured <sup>2</sup>
- Manage your account with online and mobile banking

<sup>1</sup> Please consult our service fee schedule for a detailed listing of all bank fees for this account at [fairfinancial.org/faq](https://fairfinancial.org/faq)

<sup>2</sup> FDIC insured up to \$250,000 per depositor



## FAIR CREDIT BUILDER works on building your credit score while you build your savings.

- No credit score requirement to get started<sup>1</sup>
- After approval, we lend you \$500 and place the money in a secured Certificate of Deposit (CD) account.<sup>2</sup>
- Each month for 18 months, you pay no more than \$32.00 toward the loan, which includes an APR of 14.98%.<sup>3</sup> We report your monthly payments to all major credit bureaus, and you build your credit history.<sup>4</sup>
- At the end of the 18-month term, when you've made all your payments, the \$500 is yours minus interest and fees.

<sup>1</sup> FAIR Credit Builder approval subject to ID verification.

<sup>2</sup> All loans are subject to credit approval.

<sup>3</sup> A \$500 FAIR Credit Builder account has an Annual Percentage Rate of 14.98% and will include 18 monthly payments of approximately \$31.19 for total payments of \$561.42.

<sup>4</sup> Results not guaranteed. Improvement in your credit score is dependent on your specific situation and financial behavior.

## FINANCIAL OPPORTUNITY FOR EVERYONE:

Schedule an appointment at 651-262-2173 or go to [FairFinancial.org/get-fair](https://FairFinancial.org/get-fair)