



News Release

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CRA QUALIFIED INVESTMENT FUND INVESTS \$100,000 IN UNIVERSITY BANK URBAN REVITALIZATION FUND

SAINT PAUL, MN – February 2, 2004 - CRAFT Fund Advisors, a Florida-based money manager, recently invested \$100,000 in University Bank's Urban Revitalization Fund ("URF"). CRAFT Fund Advisors manages the CRA Qualified Investment Fund (the "Fund"), one of the largest community development vehicles in the nation, and made the investment on behalf of the Fund and its 200-plus institutional shareholders, the majority of which are banks and savings and loans.

"Ever since we saw a recent documentary about University Bank, we have been looking for the opportunity to work with them," said Alyssa G. Sibley, CFA, director of CRAFT Fund Advisors. "The work University Bank does in the Twin Cities fits our investment philosophy perfectly, and our investment in the URF gives us an ideal opportunity to offer our shareholders a chance to contribute to University Bank's mission."

About CRAFT Fund Advisors: CRAFT Fund Advisors is the registered investment advisor to the CRA Qualified Investment Fund, a fixed income mutual fund that invests in securities that have community development as the primary purpose. Currently the Fund has \$400 million in assets and since its inception has invested more than \$650 million in community development activities throughout the United States. The impact of the Fund's investments have been positively felt by tens of thousands of low- to moderate-income families. For more information about CRAFT Fund Advisors, visit www.craftfund.com or call 877-CRA-1977.

About University Bank: The \$107 million University National Bank was designated a Community Development Financial Institution (CDFI) by the U.S. Treasury in 2001. It was the first FDIC-insured CDFI in Minnesota, and one of fewer than 60 in America, financing projects that benefit local distressed neighborhoods. University Bank's mission is to be the leader in improving the urban community. University Bank is a member of the Sunrise Community Banks family. For more information on the URF, visit www.universitybank.com or call University Bank at 651-265-5600.

For more information regarding the CRA Qualified Investment Fund please call 1-877-272-1977 for a Prospectus. Mutual fund investing involves risks. Shares of the CRA Qualified Investment Fund are not deposits or obligations of any bank, guaranteed by any bank or insured by the FDIC or any other agency. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Carefully consider the Fund's investment objective, risks, charges and expenses before investing. The Prospectus contains this and other information regarding the Fund and should be read carefully before investing. Shares of the CRA Qualified Investment Fund are distributed by Citco-Quaker Fund Distributors, Inc.

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