24/7 Account Access

Alerus RETIREMENT Solutions

Website Account Access

1. Go to **alerusretirementsolutions.com**.
2. Click the blue **Participant Login** button.
3. At the User ID prompt, enter your **Social Security Number** as a numeric string, without dashes. Continue to the next page and enter your 4-digit **PIN**.
4. Next you will be prompted to enter a new User ID, new Password, and email address.
5. On the **Security Questions** page, select and answer the security questions. Click the drop down arrows for a complete list of questions from which to choose.

Telephone Account Access

1. Call **800.795.2697**.
2. Enter your **Social Security Number**.
3. Enter your 4-digit **PIN**.
4. Navigate by following the prompts.
   - Press 1 for account information or to make changes to your account.
   - Press 2 for loan information.
   - Press 3 for investment pricing.
   - Press 6 to change your PIN.

Questions? Our customer service representatives are eager to assist you Monday through Friday, 7 a.m. to 6 p.m., Central time at 800.433.1685.

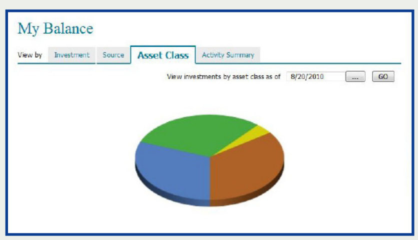
Participant Website Highlights

Summary

- Receive customized alerts regarding your plan or your company.
- Access high-level, "at-a-glance" summary information.
  - Year-to-date Account Summary
  - Balance History
  - Current investment elections for future contributions
  - Most recent and year-to-date contributions
  - Percentage change in fund market value over last 90 days
- View name, address, and profile information.
- View Personal Rate of Return
- Download your most recent personal statements.

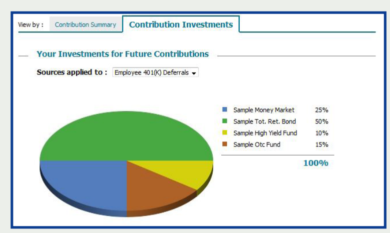
My Balance

- View balance by investment, source, or asset class.
- Query an activity summary by investment or source.
- Download your account history directly to Quicken or in a universal CSV format.



My Contributions

- Contribution Summary provides:
  - "At-a-glance" contribution history, for each year with Alerus.
  - Your contributions, with deposit information.
- Click on Contribution Investments to view how your future contributions are being invested, by fund, and asset class.



Change my Investments

- Follow a step-by-step process to change how your existing account is invested.

- Establish a schedule to automatically rebalance your account.
- Change how your future contributions are invested.
- View pending transactions.

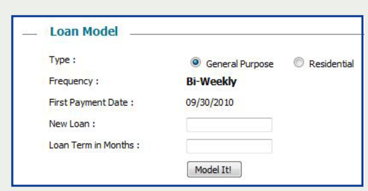
Investment Performance

- View Personal Rate of Return for stated time frames or a specfic date range.
- Access fund performance, expense ratios, and prospectuses.
- Search for fund prices by date, or simply view the daily change in price.
- View timely updates on current market events and financial news.

Loan Center*

- View summary of current outstanding loan(s), if any.
- Model a new loan.
- Receive an estimate on your loan payoff amount.

*This option will appear If loans are allowed in your plan.



Change my Contributions option will appear if your plan allows online rate changes.

The products offered (1) are not FDIC insured, (2) are not deposits or other obligations of a bank or guaranteed by a bank, and (3) involve investment risk, including possible loss of principle amount invested.

Always in your best interest[sm]

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