ALERUS

Welcome to Alerus! We are pleased to provide you with access to your retirement account 24 hours a day, seven days a week via our participant website at **alerusrb.com**.

At log-in you will be prompted to enter your date of birth, Social Security number, month and year of hire, email address, and phone number, followed by additional prompts to establish your account. Your Alerus retirement plan number is 667768 when prompted for this information. Enclosed in this enrollment kit are 24/7 Account Access and My Alerus brochures for your reference when logging in.

Account security is a shared responsibility between Alerus and you. We provide strict controls to help ensure that our systems are secure. However, you have the responsibility to take reasonable steps to avoid loss through identity theft. Those obligations include:

- Maintaining up-to-date contact information on your account (whether email or telephone number) to ensure that we can contact you;
- Keeping your username and password confidential (not sharing with others);
- Monitoring your account on a regular basis;
- Reviewing correspondence, emails, account statements, etc., received from Alerus (note that we may inform you of account activity, but we will never ask you for confidential information via email or telephone);
- Contacting Alerus as soon as possible if you suspect errors or discrepancies, or that your account has been accessed without your permission.

If you have any questions, please contact our Client Service Center.

Client Service Center
800.433.1685 | info@alerus.com
Mon. - Fri., 7 a.m. - 6 p.m. (CT)

ONLINE ENROLLMENT

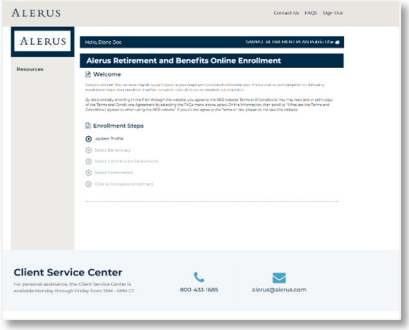
PARTICIPANT INSTRUCTIONS

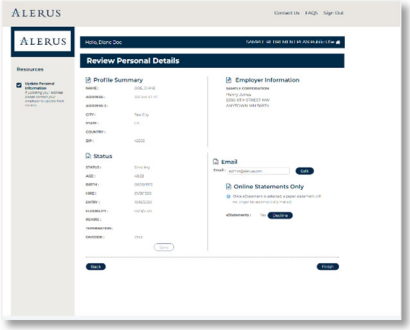
1. Go to **alerusrb.com** and click **Login**.
2. The first time you log in, you will need to create an account. Click **Sign Up** or **Create Account**. You will need your Social Security Number and Date of Birth. You will also need one of the following:
   - Alerus Bank Account Number
   - Alerus Bank Debit Card Number
   - Alerus Retirement and Benefits Hire Date
   - Alerus Retirement Plan Number
3. Next, you will be presented with an electronic consent form and terms and conditions. Click **Accept**.
4. On the next page, select a phone number and your preferred method of authentication (text or call). Ensure the information is correct and click **Submit**.
5. Enter the six-digit code sent via text or call and click **Submit.**

Note: To reach your retirement account from the MY ALERUS dashboard, select your plan under **Accounts** and click any of the **Quick Links**.

BEGIN ENROLLMENT

After you have successfully logged into the system you will be taken to the **Alerus Online Enrollment** page. Depending on the features of your plan, you may not see all five options. Click the first link to begin enrolling in your plan.



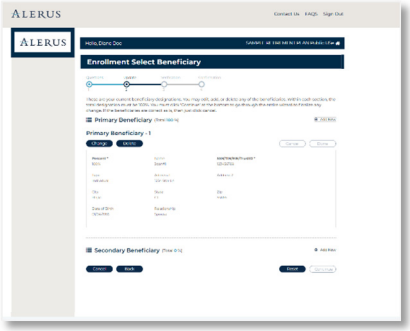


UPDATE PROFILE

Review your personal details. Contact your employer if you need to make changes to your Profile Summary or Status. Make a selection as to whether you would prefer paper or online statements. When you are finished, click **Next**.

SET UP BENEFICIARY

If your plan electronically tracks beneficiaries, your first step will be to update your beneficiaries. If not, you will be directed to the next section. Answer the questions regarding marital status and your intended beneficiary and then click **Next**.



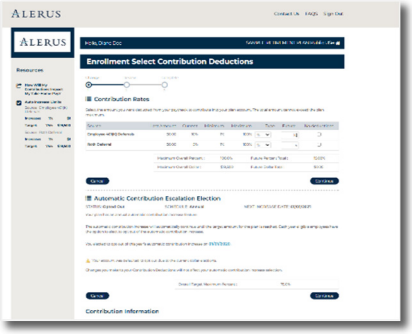
Next you will provide details for primary and secondary beneficiaries. Complete your primary beneficiary selections first, then click **Done**. Next, complete your secondary selections and click **Done**. Then click **Continue**.

Verify that your selections are correct on the verification screen. Click the **Previous** button to make changes or **Cancel** to start over. When you are satisfied with your selections, click **Finish**.

Next you will see a summary of your activities and a confirmation that it is in process. Print or save the confirmation by clicking the **Save Confirmation** link. Click the **Continue to Enrollment** button and select the next step.

ALERUS

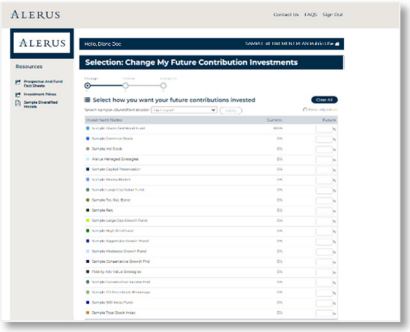
SET UP CONTRIBUTION DEDUCTIONS



If your plan does not support Automatic Contribution Increase, this section will not appear and depending on the features of your plan, you may see different source options under Contribution Rates.

For each source listed, select the type of contribution and enter your desired future deferral amount or check the box in the **No Deductions** column if you do not wish to defer. You must make an election for *EACH* money source listed. Click **Continue**. If the **Continue** button is inactive, you have not made all necessary elections.

If your plan supports Automatic Contribution Increase, indicate whether you would like to annually increase your contribution percentage for each source listed. If you select yes, enter the percent of the increase and your target percentage goal. Click **Continue**. Verify that your selections are correct and click **Finish**. After viewing the confirmation page, click the button to **Continue to Enrollment**, then click the next step.



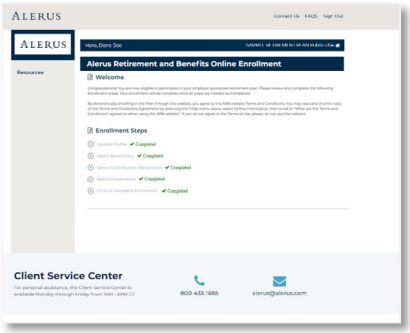
SET ALLOCATIONS

If your plan offers IPMs or model portfolios, you can select a diversified model or choose **Do it Myself** to enter your own allocation. When 100% of future contributions have been allocated, the **Next** button will become active. Click **Next** to proceed when you have finished making your decisions.

Review the choices you have made regarding future contributions and how they are invested. You can access each fund's prospectus before checking the box to acknowledge that you have received them. If your selections need to be adjusted, click the **Back** button to make corrections. Otherwise, if you are satisfied with your decisions, click **Finish**. You will receive a confirmation message that your transaction has been successfully received for processing. Click the button to **Continue to Enrollment**.

COMPLETE MY ENROLLMENT

Your final step is to **Click to Complete My Enrollment**. Your enrollment is not complete until you click this link. Once all the listed steps have been marked completed, you have successfully enrolled in the plan. If you have further questions, please contact the Alerus Client Service Center at 800.433.1685



This information is provided for informational and discussion purposes only.

Investment products (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 principal amount invested.

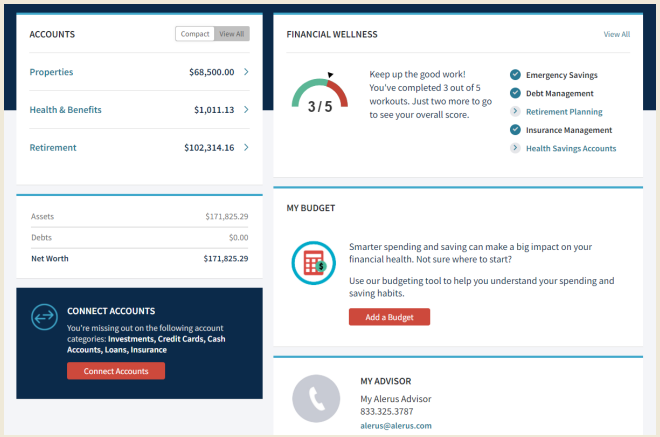
MY ALERUS ACCESS

YOUR PERSONAL HUB TO TRACK AND IMPROVE ALL OF YOUR FINANCIALS

1. Go to **alerusrb.com,** click **Log in,** select **My Alerus,** then click **Go**.
2. The first time you log in, you will need to create an account. Click **Sign Up** or **Create Account**. You will need your Social Security number and date of birth. You will also need one of the following:
   - Hire date
   - Alerus retirement plan number
   - Alerus bank account number
   - Alerus bank debit card number
   - Alerus wealth management account number
3. Next, you will be presented with an electronic consent form and terms and conditions. Review and click **Accept**.
4. On the next screen, select a phone number and your preferred method of authentication (text or call). Review and click **Submit**.
5. Enter the six-digit code sent via text or call and click **Submit**.

DASHBOARD

- View your accounts and any account you have linked to My Alerus.
- Calculate your **Financial Wellness Score** through a series of workouts to see how you're doing.
- Automate your **Budget** to understand when you are under or over in spending categories.



ACCOUNTS

- View and access your Alerus accounts and any non-Alerus accounts you have linked in.
- Add linked accounts by providing your log-in data so your accounts can be automatically updated.
- Manually add accounts. You will need to update balances yourself.

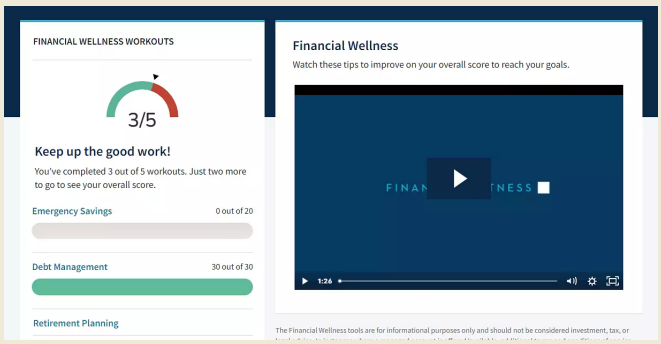
TRACK

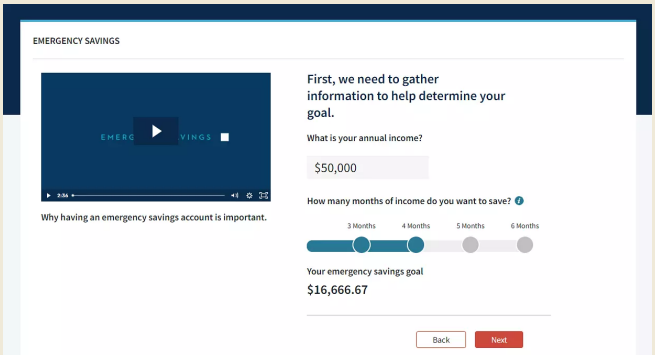
- Create a personalized budget.
- View a summary of your income and spending.

FINANCIAL WELLNESS

The Financial Wellness Score guides you through a series of workouts to see how you're doing to:

- Ensure you're saving for emergencies.
- Create a plan to manage your debt.
- Confirm you can retire on time.
- Be certain that your insurance will protect you from unexpected events.
- Maximize the benefits of health savings (if applicable).





FOR MORE INFORMATION

Client Service Center
800.279.3200
alerus@alerus.com

ALERUS

This information is provided for informational and discussion purposes only.

03.24.2022