

ONLINE ENROLLMENT



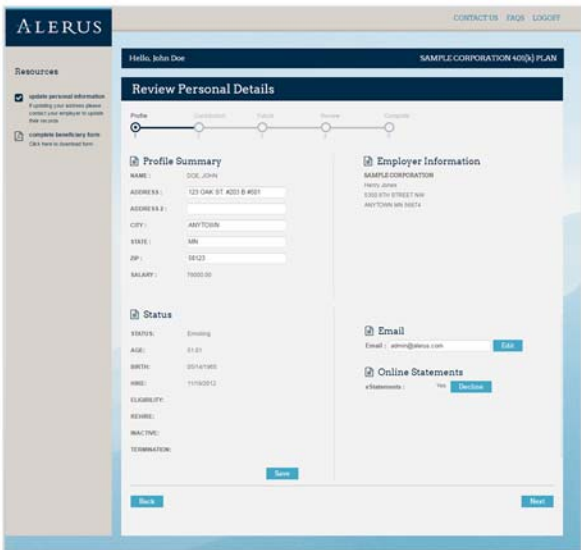
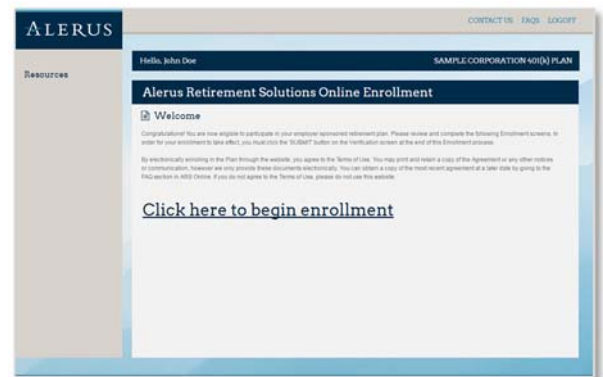
PARTICIPANT INSTRUCTIONS

Participants eligible for participation in a employer-sponsored retirement plan will receive a PIN letter at their home address and an **Online Enrollment Worksheet** with their enrollment packet.

To begin the online enrollment process, visit Alerus' participant website at **alerusrb.com**. Click the **Login** button and select **Retirement Access**. At the **User ID** prompt, enter your Social Security Number as a numeric string, without dashes. Enter your 4-digit PIN at the **Password** prompt. The first time you log into our system you will be required to create a new Password and User ID, confirm your email address, and set up **Security Questions** for account identification.

BEGIN ENROLLMENT

After you have successfully logged into the system you will be taken to the **Alerus Online Enrollment** page. Click the link to begin enrolling in your plan.



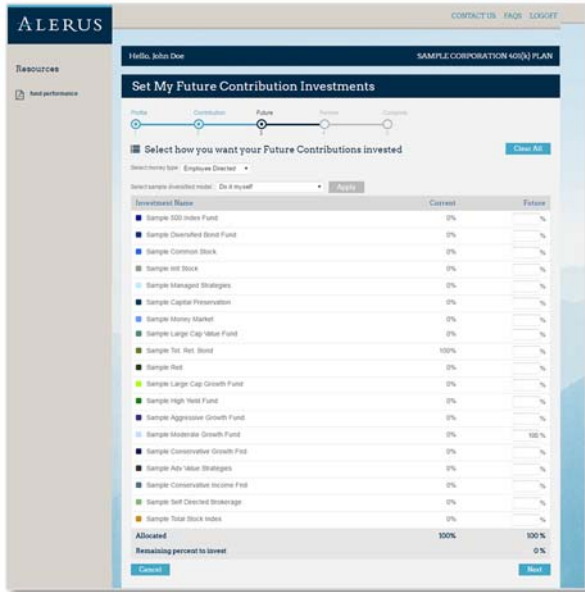
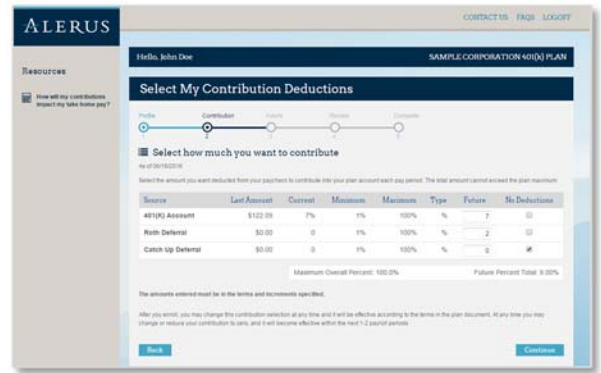
REVIEW PERSONAL DETAILS

Check to make sure your personal information is current and correct, and then click **Next**. If you require changes, please contact your Human Resources department. Changes of this nature cannot be made via the website.

ALERUS

SELECT CONTRIBUTION DEDUCTIONS

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. When you have completed your selections, click **Continue**.

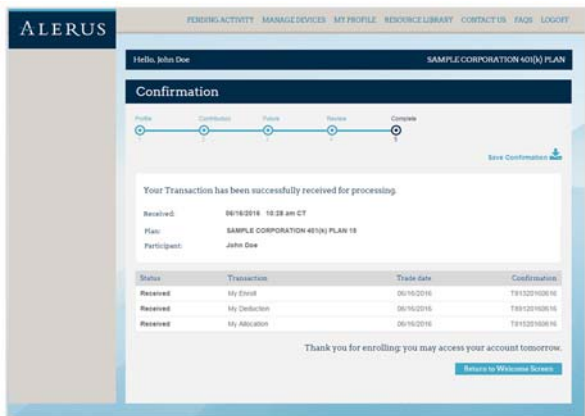
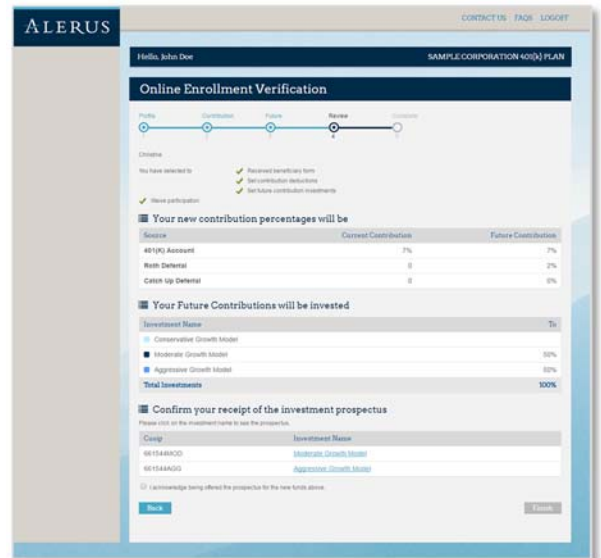


SET FUTURE CONTRIBUTION INVESTMENTS

Money type should be defaulted to **Employee Directed**. If your plan offers IPMs or model portfolios, you can then select a diversified model. You can choose **Do It Myself** to enter in your own allocation percentages or select one of the portfolio types. When 100% of future contributions have been allocated, the **Next** button will become active. When you have finished entering in your selections, click **Next** to proceed.

ENROLLMENT VERIFICATION

Review the choices you have made regarding future contributions and how they are invested. For more information on the funds you have selected, 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 **Next**.



CONFIRMATION

Once you receive this message, your transaction is in process. Click the **Pending Activity** tab at the top of the page to delete any or all of these transactions prior to trading at 4:00 p.m. Eastern time.

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.