



December 22, 2025

RE: Access to your retirement account will be temporarily unavailable

As you may know, enhancements to your retirement plan are coming in February 2026. We are pleased to provide you with an upgraded online and mobile retirement plan experience.

Your retirement account will be automatically transitioned to the new platform. As part of this transition, **there will be a brief blackout period.** During this time, your account will be temporarily unavailable. You will not be able to make changes to your contributions or investments, or request withdrawals.

**BLACKOUT PERIOD DATES**

Expected start date: **January 28, 2026**

Expected end date: **February 3, 2026**

More information about this blackout period is enclosed. Information regarding the fees you pay and the investment options available within your plan is provided in the enclosed participant fee/investment disclosure.

To request a paper copy of these documents, contact the Alerus Client Service Center at 800.433.1685.

**WHAT YOU CAN DO NOW**

Before the blackout begins, we encourage you to make any desired changes to your contributions or investments and retain any documents you may need during the blackout. You will receive new account access instructions when the transition is complete.

**QUESTIONS?**

We look forward to providing you with tools and resources to help you prepare for a financially secure future. Visit [www.alerusrb.com/planinfo](http://www.alerusrb.com/planinfo) for FAQs and additional information about the upcoming transition or contact us if you have questions.

**Alerus Client Service Center**

800.433.1685

Mon. – Fri., 8 a.m. – 8 p.m. (ET)

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Enclosures