

Plan Highlights of the On-Line Systems, Inc. 401(k) Plan

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| Employee Eligibility | Employees must be age 21. | | | | | | |
| Entry Dates | The first of the quarter coincident with or next following the date you met the Eligibility Requirements above. | | | | | | |
| Employee Contributions | <p>You may contribute the maximum as allowed by the IRS. These contributions may be contributed as a regular deferral (pre-tax). You may reduce to 0% at any time.</p> <p>If a Salary Reduction Agreement is not completed, 3% will automatically be withheld pre-tax from your paycheck each payroll period.</p> | | | | | | |
| Rollover Contributions | You may be permitted to rollover into the Plan distributions you have received from other plans and certain IRAs. | | | | | | |
| Employer Contributions | <p>On-Line Systems, Inc. may make a matching contribution based on the eligible compensation that you contribute to the plan.</p> <p>On-Line Systems, Inc. may make a discretionary profit sharing contribution on your behalf to the plan.</p> <p>You must work at least 1,000 hours in the plan year and be employed on the last day of the plan year to receive an allocation of discretionary profit sharing contributions.</p> | | | | | | |
| Vesting Schedule | <p>Employee Contributions and Rollover Contributions are always 100% vested.</p> <p>Employer Contributions will vest according to your Years of Service:</p> <table><tr><td>1 Year of Service =</td><td>33.3% Vested</td></tr><tr><td>2 Years of Service =</td><td>66.6% Vested</td></tr><tr><td>3 Years of Service =</td><td>100% Vested</td></tr></table> | 1 Year of Service = | 33.3% Vested | 2 Years of Service = | 66.6% Vested | 3 Years of Service = | 100% Vested |
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| 2 Years of Service = | 66.6% Vested | | | | | | |
| 3 Years of Service = | 100% Vested | | | | | | |
| Investment Information | <p>A complete list of Investment Options and detailed investment information, including mutual fund prospectuses, can be found by logging into Alerus Retirement Solutions Online at www.alerusretirementsolutions.com or by telephone at 800-795-2697.</p> <p>For newly eligible employees the information is provided in your Enrollment Kit or is available upon request.</p> <p>If you do not implement investment direction on your own, any contributions made to the Plan on your behalf will be invested in the Plan's default investment.</p> <p>You may change your investment allocation at any time by utilizing the ARS website or phone service. Redemption fees may apply to some of the investment options. This information is available on the ARS website.</p> <p><i>This Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.</i></p> | | | | | | |
| Withdrawal Provisions | You may withdraw money from the plan by attaining age 59½ or upon termination of employment. | | | | | | |

This information is provided for your convenience. Please see your Summary Plan Description or Plan Document for more complete details. This Plan Highlights represents the terms of the Plan as of the date noted below. Any subsequent changes to the Plan provisions affect the ongoing accuracy of this Plan Highlights. If there is a conflict between a statement in this Plan Highlights and in the Plan, the terms of the Plan control.