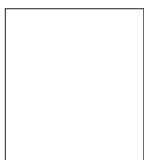




Time-Sensitive
Information Inside
Please Open

Name
Address 1
Address 2
City, State Zip



ALERUS
RETIREMENT AND BENEFITS
201 East Clark Street
P.O. Box 1226
Albert Lea, MN 56007-1226

Now Alerus Retirement and Benefits
NORTH CENTRAL STATES, INC.

**ALLIANCE
BENEFIT
GROUP**

MEET YOUR NEW RETIREMENT PLAN SERVICE PROVIDER.

CHANGES COMING TO YOUR RETIREMENT PLAN.

In January 2016, Alliance Benefit Group North Central States, Inc. ("ABGNCS"), the current recordkeeper for your retirement plan, was purchased by Alerus Financial, N.A. ("Alerus"). Alerus will replace ABGNCS as the recordkeeper.

Alerus will provide you with:

- Online access to view account information and initiate transactions.
- Quarterly participant statements generated on calendar quarters to coincide with your tax year.

GET TO KNOW ALERUS.

We are a retirement plan service provider to more than 6,000 employers nationwide with more than \$25 billion in assets under management or administration. As a national bank with trust and custodial powers, Alerus is subject to significant regulatory oversight, including annual audits by the Office of the Comptroller of the Currency.

Learn more at alerus.com.

A FEW THINGS TO KNOW.



YOUR ACCOUNT WILL AUTOMATICALLY TRANSFER FROM ABGNCS TO ALERUS.

To minimize the affected trading days to four, we have scheduled the transfer over dates to include a weekend. During this time, known as a “blackout period,” you will not be able to buy or sell investments or initiate transactions in your retirement account.

LOOK FOR INFORMATION IN THE MAIL ABOUT NEW ONLINE ACCESS TO YOUR ACCOUNT.

Beginning July 19, 2016, you will be able to log in to your account, which will have an updated look and new features. Your access will depend upon whether you have previously established a User ID/Password on the participant website.

- Established Users: You may log in with the same User ID and Password.
- Never accessed the participant website? Use your Social Security Number (SSN) as your User ID and the last four digits of your SSN as your Password.

In either case, the system will prompt you to create new access credentials following your initial login.

Don't worry, we'll contact you again in early July with a reminder and instructions regarding account access.

ALMOST EVERYTHING ELSE WILL STAY THE SAME.

With 24/7 online access, you can manage your account at your convenience. Experienced call center staff will be available toll-free to answer your questions. Your current investment choices will remain the same.

ACCOUNT TRANSFER DATES.



BLACKOUT PERIOD BEGINS • JULY 13, 2016, 3:00 PM CT

The participant website will not be available during this blackout period. You will not be able to initiate transactions, including transferring money among funds or requesting disbursements. Note: Since processing times vary for disbursements, it is best to provide these requests at least one week before the blackout begins.

FULL ACCOUNT ACCESS RESTORED • JULY 19, 2016, 3:00 PM CT

All account data will be fully updated, and you will be able to initiate transactions.

IMPORTANT NOTICE CONCERNING YOUR RIGHTS

This notice is to inform you that Alerus will begin providing recordkeeping and related services to the Dauphin County, PA Deferred Compensation Plan as described below.

As a result of these changes, you will temporarily be unable to direct or diversify investments in your individual account, obtain a loan from the plan, or obtain a distribution from the plan. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a “blackout period.” Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The blackout period for the plan is expected to begin at 3 p.m. Central Time on Wednesday, July 13, 2016, and end at 3 p.m. Central Time on Tuesday, July 19, 2016. Prior to the end of the blackout period we will mail you instructions to access your account via the internet or by use of our Voice Response Unit (VRU).

During the blackout period, you will be unable to direct or diversify the assets held in your plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period.

For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

If you have any questions concerning this notice or the blackout period, please contact:

Alerus Retirement and Benefits
201 East Clark Street • P.O. Box 1226 • Albert Lea, MN 56007-1226 • 800.495.4015

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