

# Alerus Business Banking Quick Start Guide

## Online Business Banking

Log in at [alerus.com](https://alerus.com) to access your online banking and treasury management services.

When you visit [alerus.com](https://alerus.com), click **Log In**, choose **Home Federal Banking** from the drop-down menu, click **Go**, and log in using your existing credentials. Follow the prompts for multi-factor authentication.

## Mobile App

Continue using the same mobile app, which will be updated with a new look and name: Alerus formerly Home Federal. If you do not have automated updates set for mobile apps on your device, you will need to manually update the app.



## Remote Deposit Capture

If you utilize remote deposit capture, you will receive additional communications specific to this service. If you have not been contacted or have additional questions, call our treasury management solutions center, available 8 a.m. - 6 p.m. Central time Monday through Friday, at 800.279.3200, option 3.

You will be able to access remote deposit capture using a single sign-on through online business banking beginning **Monday, December 9, 2024, after completing three short administrative steps**. You will receive additional information via email outlining these steps. If you have questions, call our treasury management solutions center at 800.279.3200, Option 3. Your previous deposit history will not transfer to Alerus remote deposit, however, images of deposits and checks deposited for the previous 36 months will be available in early 2025. If you need to retain your entire deposit history, we recommend downloading/printing a copy of the deposit history from your existing online business deposit system **on or before Friday, December 6, 2024. The cut-off time to submit a remote deposit to Alerus 7 p.m. CT.**

## Positive Pay

If you currently use positive pay, your positive pay service will continue with no changes. **The cut-off time for check and ACH positive pay decisions is 1 p.m. CT.**

## Wire Transfers

Previously created wire templates will not be impacted. Recurring or scheduled wires will continue to be processed as normal. If you have incoming wires, please notify the sender(s) of the new wire instructions associated with Alerus on December 9, 2024 (not prior). See "How will wire transfers be impacted?" under Frequently Asked Questions at [alerus.com/justcallhome](https://alerus.com/justcallhome) for updated wiring instructions. **The cut-off time to initiate a wire is 4 p.m. CT.** We do perform wire callbacks at Alerus, so please contact our treasury management solutions center at 800.279.3200, option 3, if you have any questions about that process.

## Automated Clearing House (ACH)

The ACH templates you have utilized with Home Federal will carry over to Alerus. Alerus' routing number is 091300159. Recurring or scheduled batches/transactions will continue to be processed as normal. **The cut-off time to originate ACH transactions is 4 p.m. CT.**

Please note the following NACHA specifications for Alerus:

| FILE HEADER RECORD |                  |               |                       |                  |                    |                    |                               |             |                 |             |                            |                       |                         |
|--------------------|------------------|---------------|-----------------------|------------------|--------------------|--------------------|-------------------------------|-------------|-----------------|-------------|----------------------------|-----------------------|-------------------------|
| Field Position     | 1                | 2             | 3                     | 4                | 5                  | 6                  | 7                             | 8           | 9               | 10          | 11                         | 12                    | 13                      |
| Data Name          | Record Type Code | Priority Code | Immediate Destination | Immediate Origin | File Creation Date | File Creation Time | File ID Modifier              | Record Size | Blocking Factor | Format Code | Immediate Destination Name | Immediate Origin Name | Reference Code          |
| Contents           | 1                | 01            | 091000080             | 091300159        | YYMMDD             | HHMM               | Upper Case A-Z<br>Numeric 0-9 | 094         | 10              | 1           | FEDERAL RESERVE BANK       | ALERUS FINANCIAL      | Alphanumeric (Optional) |
| Field Length       | 1                | 2             | 10                    | 10               | 6                  | 4                  | 1                             | 3           | 2               | 1           | 23                         | 23                    | 8                       |

## Bill Pay

If you currently use bill pay, you will automatically transition to Alerus' bill pay service with no impact to current payees or recurring payments.

**Payees and Payments.** You will not be able to make payments through bill pay **beginning at 5 p.m. CT Friday, December 6, 2024 through December 8, 2024**, as we transition your accounts to Alerus. Payees will automatically transfer to Alerus and should continue as normal with no interruption.

## Quicken®/QuickBooks®

If you currently use Quicken or QuickBooks for your business' financial management, you can expect to access and update account transactions as usual, with no action needed.

## Merchant Services

Card transaction settlements will continue unchanged. Alerus' merchant services portfolio is fully serviced by Elavon. You should receive a notification directly from Elavon. If you have not, or for questions, contact Elavon at 800.725.1243 or [custsvc@elavon.com](mailto:custsvc@elavon.com).

## Automatic Withdrawals, Transfers, and Direct Deposits

Electronic transactions (including pre-authorized transactions, automatic withdrawals, and direct deposits) will transfer to Alerus and should continue as normal with no interruption. If you worked with Home Federal to set up scheduled transfers between your accounts, they will continue as normal without interruption.

## Activity Fees Waived in December 2024

Account activity fees (such as monthly maintenance, deposits, checks, electronic debits/credits, and items deposited) and treasury management fees will be waived for December 2024. Fees incurred at transaction for items (such as cashier's checks, statement balancing, and other transactional items) as well as insufficient funds and overdraft fees will be charged as normal.

## Questions? Contact Us

**Client Service Center** (general inquiries, personal and small business banking)

800.279.3200

7 a.m. – 7 p.m. CT, Monday-Friday

8 a.m. – 1 p.m. CT, Saturday

[alerus@alerus.com](mailto:alerus@alerus.com)

**Treasury Management Solutions Center**

800.279.3200

8 a.m. – 6 p.m. CT, Monday-Friday

[treasury@alerus.com](mailto:treasury@alerus.com)