

**SUPERIOR SAVINGS BANK**

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

SUPERIOR, WI 54880

Lender

Borrower

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**3/3 ARM**

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This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years (3 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in the Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 36 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.
- \* Your interest rate will never be less than 2.875 percent.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 36 payment(s) based on changes in the interest rate.
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.125 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.125 percent, and the monthly payment can rise from an initial payment of \$67.37 to a maximum of \$106.58 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$67.37 = \$404.22$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 36 payment(s)  
 Interest Adjustment: Every 36 months  
 Margin (\*): 2.875 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
     Lifetime Interest Rate (floor): Interest rate will never be less than 2.875 percent  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	1.120	2.875	4.000	47.74	9,823.92
2012	0.310	2.875	4.000	47.74	9,640.67
2013	0.420	2.875	4.000	47.74	9,449.94
2014	0.660	2.875	3.500	45.13	9,235.71
2015	0.880	2.875	3.500	45.13	9,013.86
2016	0.930	2.875	3.500	45.13	8,784.13
2017	1.480	2.875	4.375	49.32	8,572.38
2018	2.300	2.875	4.375	49.32	8,351.18
2019	2.510	2.875	4.375	49.32	8,120.12
2020	1.400	2.875	4.250	48.77	7,875.26
2021	0.180	2.875	4.250	48.77	7,619.77
2022	1.430	2.875	4.250	48.77	7,353.21
2023	3.860	2.875	6.250 (B)	56.79	7,124.82
2024	4.080	2.875	6.250	56.79	6,881.77
2025	4.250	2.875	6.250	56.79	6,623.06

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$56.79 = \$340.74$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point periodic cap on increases annualized over 15 years.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

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**7/1 ARM**

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This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* The initial interest rate is not based on the index used to make later adjustments. Ask us for the amount of the current interest rate discount.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 84 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.
- \* Your interest rate will never be less than 2.875 percent.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 84 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 6.875 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.875 percent, and the monthly payment can rise from an initial payment of \$65.69 to a maximum of \$102.06 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$65.69 = \$394.14$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 84 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 84 months  
 Margin (\*): 2.875 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
     Lifetime Interest Rate (floor): Interest rate will never be less than 2.875 percent  
 Interest Rate Discount (\*\*): 0.25 percentage point(s)  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	2.875	2.875 (L)	41.49	9,786.82
2012	0.130	2.875	2.875 (L)	41.49	9,567.43
2013	0.150	2.875	2.875 (L)	41.49	9,341.65
2014	0.120	2.875	2.875 (L)	41.49	9,109.30
2015	0.210	2.875	2.875 (L)	41.49	8,870.18
2016	0.520	2.875	2.875 (L)	41.49	8,624.09
2017	0.830	2.875	2.875 (L)	41.49	8,370.83
2018	1.870	2.875	4.750	49.91	8,165.08
2019	2.580	2.875	5.500	53.39	7,968.57
2020	1.490	2.875	4.375	48.39	7,731.81
2021	0.070	2.875	3.000	42.88	7,445.25
2022	0.800	2.875	3.625	45.23	7,167.80
2023	4.700	2.875	5.625 (B)	52.84	6,930.87
2024	4.760	2.875	7.625	60.72	6,723.55
2025	4.200	2.875	7.125	58.79	6,489.58

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: \$60,000 / \$10,000 = 6; 6 x \$58.79 = \$352.74 per month).

\* This is a margin we have used recently; your margin may be different.

\*\* This is the amount of a discount that we have provided recently; your loan may have a different discount amount.

(B) This rate reflects a 2.000 percentage point annual cap on increases.

(L) This interest rate reflects a 0.250 percentage point discount.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

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**3/1 ARM**

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This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

- \* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 36 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.
- \* Your interest rate will never be less than 2.875 percent.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 36 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.125 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.125 percent, and the monthly payment can rise from an initial payment of \$67.37 to a maximum of \$108.34 in the 61st month (5 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$67.37 = \$404.22$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 36 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 36 months  
 Margin (\*): 2.875 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
     Lifetime Interest Rate (floor): Interest rate will never be less than 2.875 percent  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	2.875	3.125	42.84	9,795.50
2012	0.130	2.875	3.125	42.84	9,584.52
2013	0.150	2.875	3.125	42.84	9,366.86
2014	0.120	2.875	3.000	42.22	9,138.10
2015	0.210	2.875	3.125	42.82	8,906.56
2016	0.520	2.875	3.375	43.99	8,675.73
2017	0.830	2.875	3.750	45.73	8,448.43
2018	1.870	2.875	4.750	50.37	8,240.81
2019	2.580	2.875	5.500	53.88	8,042.55
2020	1.490	2.875	4.375	48.84	7,803.58
2021	0.070	2.875	3.000	43.28	7,514.38
2022	0.800	2.875	3.625	45.65	7,234.36
2023	4.700	2.875	5.625 (B)	53.33	6,995.23
2024	4.760	2.875	7.625	61.28	6,786.05
2025	4.200	2.875	7.125	59.33	6,549.99

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$59.33 = \$355.98$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point annual cap on increases.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

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SUPERIOR, WI 54880

Lender

Borrower

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**5/1 ARM**

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This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

- \* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 60 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.
- \* Your interest rate will never be less than 2.875 percent.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 6.625 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.625 percent, and the monthly payment can rise from an initial payment of \$64.03 to a maximum of \$102.22 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$64.03 = \$384.18$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 60 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 60 months  
 Margin (\*): 2.875 percentage point(s)  
**Caps**  
 Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
 Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Lifetime Interest Rate (floor): Interest rate will never be less than 2.875 percent  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	2.875	2.875 (K)	41.49	9,786.82
2012	0.130	2.875	2.875	41.49	9,567.43
2013	0.150	2.875	2.875	41.49	9,341.65
2014	0.120	2.875	2.875	41.49	9,109.30
2015	0.210	2.875	2.875	41.49	8,870.18
2016	0.520	2.875	3.375	43.81	8,640.29
2017	0.830	2.875	3.750	45.54	8,413.94
2018	1.870	2.875	4.750	50.17	8,207.10
2019	2.580	2.875	5.500	53.66	8,009.64
2020	1.490	2.875	4.375	48.64	7,771.64
2021	0.070	2.875	3.000	43.10	7,483.64
2022	0.800	2.875	3.625	45.46	7,204.82
2023	4.700	2.875	5.625 (B)	53.12	6,966.57
2024	4.760	2.875	7.625	61.03	6,758.25
2025	4.200	2.875	7.125	59.09	6,523.11

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$59.09 = \$354.54$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point annual cap on increases.

(K) This reflects a lifetime floor of 2.875 percent.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.



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SUPERIOR, WI 54880

Lender

Borrower

**HOME EQUITY 5/1 ARM (750 OR >) 1ST MORTGAGE**

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 60 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.500 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.500 percent, and the monthly payment can rise from an initial payment of \$69.92 to a maximum of \$109.47 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$69.92 = \$419.52$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 60 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 60 months  
 Margin (\*): 3.250 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	3.250	3.500	44.90	9,808.14
2012	0.130	3.250	3.500	44.90	9,609.46
2013	0.150	3.250	3.500	44.90	9,403.72
2014	0.120	3.250	3.500	44.90	9,190.66
2015	0.210	3.250	3.500	44.90	8,970.02
2016	0.520	3.250	3.750	46.12	8,749.18
2017	0.830	3.250	4.125	47.91	8,531.07
2018	1.870	3.250	5.125	52.68	8,331.49
2019	2.580	3.250	5.875	56.30	8,140.26
2020	1.490	3.250	4.750	51.11	7,908.61
2021	0.070	3.250	3.375	45.36	7,626.87
2022	0.800	3.250	4.000	47.81	7,353.25
2023	4.700	3.250	6.000 (B)	55.75	7,119.08
2024	4.760	3.250	8.000	63.95	6,913.79
2025	4.200	3.250	7.500	61.94	6,681.16

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$61.94 = \$371.64$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point annual cap on increases.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

**SUPERIOR SAVINGS BANK**

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

SUPERIOR, WI 54880

Lender

Borrower

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**HOME EQUITY 5/1 ARM (750 OR >) 2ND MORTGAGE**

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This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

- \* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 60 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.750 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.750 percent, and the monthly payment can rise from an initial payment of \$71.64 to a maximum of \$111.56 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$71.64 = \$429.84$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 60 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 60 months  
 Margin (\*): 3.500 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	3.500	3.750	46.31	9,816.14
2012	0.130	3.500	3.750	46.31	9,625.28
2013	0.150	3.500	3.750	46.31	9,427.13
2014	0.120	3.500	3.750	46.31	9,221.41
2015	0.210	3.500	3.750	46.31	9,007.85
2016	0.520	3.500	4.000	47.55	8,793.65
2017	0.830	3.500	4.375	49.37	8,581.71
2018	1.870	3.500	5.375	54.24	8,387.36
2019	2.580	3.500	6.125	57.91	8,200.98
2020	1.490	3.500	5.000	52.63	7,974.33
2021	0.070	3.500	3.625	46.76	7,697.71
2022	0.800	3.500	4.250	49.26	7,428.53
2023	4.700	3.500	6.250 (B)	57.37	7,197.85
2024	4.760	3.500	8.250	65.73	6,995.36
2025	4.200	3.500	7.750	63.68	6,765.29

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$63.68 = \$382.08$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point annual cap on increases.

This is not a commitment to make a loan.

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**SUPERIOR SAVINGS BANK**

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SUPERIOR, WI 54880

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Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

Lender

Borrower

**HOME EQUITY 5/1 ARM (749-700) 2ND MORTGAGE**

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 60 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 8.000 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 14.000 percent, and the monthly payment can rise from an initial payment of \$73.38 to a maximum of \$113.65 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$73.38 = \$440.28$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 60 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 60 months  
 Margin (\*): 3.750 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	3.750	4.000	47.74	9,823.92
2012	0.130	3.750	4.000	47.74	9,640.67
2013	0.150	3.750	4.000	47.74	9,449.94
2014	0.120	3.750	4.000	47.74	9,251.45
2015	0.210	3.750	4.000	47.74	9,044.87
2016	0.520	3.750	4.250	49.00	8,837.25
2017	0.830	3.750	4.625	50.86	8,631.33
2018	1.870	3.750	5.625	55.81	8,442.30
2019	2.580	3.750	6.375	59.55	8,260.63
2020	1.490	3.750	5.250	54.17	8,038.98
2021	0.070	3.750	3.875	48.19	7,767.43
2022	0.800	3.750	4.500	50.74	7,502.67
2023	4.700	3.750	6.500 (B)	59.01	7,275.53
2024	4.760	3.750	8.500	67.54	7,075.81
2025	4.200	3.750	8.000	65.45	6,848.25

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$65.45 = \$392.70$  per month).

\* This is a margin we have used recently; your margin may be different.

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SUPERIOR, WI 54880

Lender

Borrower

---

**HOME EQUITY 5/1 ARM (749-700) 1ST MORTGAGE**

---

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 60 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.750 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.750 percent, and the monthly payment can rise from an initial payment of \$71.64 to a maximum of \$111.56 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$71.64 = \$429.84$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 60 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 60 months  
 Margin (\*): 3.500 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	3.500	3.750	46.31	9,816.14
2012	0.130	3.500	3.750	46.31	9,625.28
2013	0.150	3.500	3.750	46.31	9,427.13
2014	0.120	3.500	3.750	46.31	9,221.41
2015	0.210	3.500	3.750	46.31	9,007.85
2016	0.520	3.500	4.000	47.55	8,793.65
2017	0.830	3.500	4.375	49.37	8,581.71
2018	1.870	3.500	5.375	54.24	8,387.36
2019	2.580	3.500	6.125	57.91	8,200.98
2020	1.490	3.500	5.000	52.63	7,974.33
2021	0.070	3.500	3.625	46.76	7,697.71
2022	0.800	3.500	4.250	49.26	7,428.53
2023	4.700	3.500	6.250 (B)	57.37	7,197.85
2024	4.760	3.500	8.250	65.73	6,995.36
2025	4.200	3.500	7.750	63.68	6,765.29

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$63.68 = \$382.08$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point annual cap on increases.

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SUPERIOR, WI 54880

Lender

Borrower

---

**HOME EQUITY 5/1 ARM (699-660) 2ND MORTGAGE**

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This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

- \* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 60 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 8.250 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 14.250 percent, and the monthly payment can rise from an initial payment of \$75.13 to a maximum of \$115.75 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$75.13 = \$450.78$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 60 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 60 months  
 Margin (\*): 4.000 percentage point(s)  
 Caps  
 Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
 Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	4.000	4.250	49.19	9,831.46
2012	0.130	4.000	4.250	49.19	9,655.63
2013	0.150	4.000	4.250	49.19	9,472.17
2014	0.120	4.000	4.250	49.19	9,280.76
2015	0.210	4.000	4.250	49.19	9,081.05
2016	0.520	4.000	4.500	50.48	8,879.81
2017	0.830	4.000	4.875	52.37	8,679.83
2018	1.870	4.000	5.875	57.41	8,495.95
2019	2.580	4.000	6.625	61.21	8,318.99
2020	1.490	4.000	5.500	55.73	8,102.38
2021	0.070	4.000	4.125	49.63	7,836.05
2022	0.800	4.000	4.750	52.24	7,575.76
2023	4.700	4.000	6.750 (B)	60.68	7,352.12
2024	4.760	4.000	8.750	69.37	7,155.22
2025	4.200	4.000	8.250	67.23	6,930.39

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$67.23 = \$403.38$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point annual cap on increases.

This is not a commitment to make a loan.

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Lender

Borrower

**HOME EQUITY 5/1 ARM (699-660) 1ST MORTGAGE**

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year (1 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in The Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 12 months after remaining fixed for 60 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 8.000 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 14.000 percent, and the monthly payment can rise from an initial payment of \$73.38 to a maximum of \$113.65 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$73.38 = \$440.28$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 60 payment(s)  
 Interest Adjustment: Every 12 months after remaining fixed for 60 months  
 Margin (\*): 3.750 percentage point(s)  
**Caps**  
 Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
 Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.280	3.750	4.000	47.74	9,823.92
2012	0.130	3.750	4.000	47.74	9,640.67
2013	0.150	3.750	4.000	47.74	9,449.94
2014	0.120	3.750	4.000	47.74	9,251.45
2015	0.210	3.750	4.000	47.74	9,044.87
2016	0.520	3.750	4.250	49.00	8,837.25
2017	0.830	3.750	4.625	50.86	8,631.33
2018	1.870	3.750	5.625	55.81	8,442.30
2019	2.580	3.750	6.375	59.55	8,260.63
2020	1.490	3.750	5.250	54.17	8,038.98
2021	0.070	3.750	3.875	48.19	7,767.43
2022	0.800	3.750	4.500	50.74	7,502.67
2023	4.700	3.750	6.500 (B)	59.01	7,275.53
2024	4.760	3.750	8.500	67.54	7,075.81
2025	4.200	3.750	8.000	65.45	6,848.25

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$65.45 = \$392.70$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point annual cap on increases.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

**SUPERIOR SAVINGS BANK**

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

SUPERIOR, WI 54880

Lender

Borrower

**HOME EQUITY 3/3 ARM (749-700) 2ND MORTGAGE**

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years (3 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in the Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 36 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 36 payment(s) based on changes in the interest rate.
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.500 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.500 percent, and the monthly payment can rise from an initial payment of \$69.92 to a maximum of \$109.69 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$69.92 = \$419.52$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 36 payment(s)  
 Interest Adjustment: Every 36 months  
 Margin (\*): 3.250 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	1.120	3.250	4.375	49.93	9,835.06
2012	0.310	3.250	4.375	49.93	9,662.76
2013	0.420	3.250	4.375	49.93	9,482.76
2014	0.660	3.250	3.875	47.24	9,279.76
2015	0.880	3.250	3.875	47.24	9,068.75
2016	0.930	3.250	3.875	47.24	8,849.42
2017	1.480	3.250	4.750	51.55	8,646.80
2018	2.300	3.250	4.750	51.55	8,434.34
2019	2.510	3.250	4.750	51.55	8,211.56
2020	1.400	3.250	4.625	50.99	7,974.47
2021	0.180	3.250	4.625	50.99	7,726.18
2022	1.430	3.250	4.625	50.99	7,466.18
2023	3.860	3.250	6.625 (B)	59.26	7,243.00
2024	4.080	3.250	6.625	59.26	7,004.58
2025	4.250	3.250	6.625	59.26	6,749.88

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$59.26 = \$355.56$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point periodic cap on increases annualized over 15 years.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

**SUPERIOR SAVINGS BANK**

1130 TOWER AVENUE  
SUPERIOR, WI 54880  
Telephone: 715-394-7778  
Fax Number: 715-394-2791  
Web Address: www.ss-bank.com

SUPERIOR, WI 54880

Lender

Borrower

---

**HOME EQUITY 3/3 ARM (749-700) 1ST MORTGAGE**

---

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

- \* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years (3 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in the Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 36 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 36 payment(s) based on changes in the interest rate.
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.250 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.250 percent, and the monthly payment can rise from an initial payment of \$68.22 to a maximum of \$107.61 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$68.22 = \$409.32$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 36 payment(s)  
 Interest Adjustment: Every 36 months  
 Margin (\*): 3.000 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	1.120	3.000	4.125	48.47	9,827.62
2012	0.310	3.000	4.125	48.47	9,648.00
2013	0.420	3.000	4.125	48.47	9,460.83
2014	0.660	3.000	3.625	45.83	9,250.35
2015	0.880	3.000	3.625	45.83	9,032.12
2016	0.930	3.000	3.625	45.83	8,805.84
2017	1.480	3.000	4.500	50.05	8,597.24
2018	2.300	3.000	4.500	50.05	8,379.06
2019	2.510	3.000	4.500	50.05	8,150.85
2020	1.400	3.000	4.375	49.50	7,908.63
2021	0.180	3.000	4.375	49.50	7,655.60
2022	1.430	3.000	4.375	49.50	7,391.24
2023	3.860	3.000	6.375 (B)	57.61	7,164.56
2024	4.080	3.000	6.375	57.61	6,923.01
2025	4.250	3.000	6.375	57.61	6,665.61

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$57.61 = \$345.66$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point periodic cap on increases annualized over 15 years.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.



**SUPERIOR SAVINGS BANK**

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

SUPERIOR, WI 54880

**Lender****Borrower**

---

**HOME EQUITY 3/3 ARM (699-660) 2ND MORTGAGE**

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This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years (3 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in the Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 36 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 36 payment(s) based on changes in the interest rate.
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.750 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.750 percent, and the monthly payment can rise from an initial payment of \$71.64 to a maximum of \$111.77 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$71.64 = \$429.84$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 36 payment(s)  
 Interest Adjustment: Every 36 months  
 Margin (\*): 3.500 percentage point(s)

**Caps**

Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
 Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	1.120	3.500	4.625	51.41	9,842.26
2012	0.310	3.500	4.625	51.41	9,677.07
2013	0.420	3.500	4.625	51.41	9,504.08
2014	0.660	3.500	4.125	48.69	9,308.16
2015	0.880	3.500	4.125	48.69	9,104.00
2016	0.930	3.500	4.125	48.69	8,891.28
2017	1.480	3.500	5.000	53.07	8,694.55
2018	2.300	3.500	5.000	53.07	8,487.75
2019	2.510	3.500	5.000	53.07	8,270.36
2020	1.400	3.500	4.875	52.50	8,038.41
2021	0.180	3.500	4.875	52.50	7,794.88
2022	1.430	3.500	4.875	52.50	7,539.22
2023	3.860	3.500	6.875 (B)	60.93	7,319.53
2024	4.080	3.500	6.875	60.93	7,084.27
2025	4.250	3.500	6.875	60.93	6,832.33

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$60.93 = \$365.58$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point periodic cap on increases annualized over 15 years.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

**SUPERIOR SAVINGS BANK**

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

SUPERIOR, WI 54880

Lender

Borrower

**HOME EQUITY 3/3 ARM (699-660) 1ST MORTGAGE**

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years (3 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in the Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 36 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 36 payment(s) based on changes in the interest rate.
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.500 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.500 percent, and the monthly payment can rise from an initial payment of \$69.92 to a maximum of \$109.69 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$69.92 = \$419.52$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 36 payment(s)  
 Interest Adjustment: Every 36 months  
 Margin (\*): 3.250 percentage point(s)  
 Caps  
     Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
     Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	1.120	3.250	4.375	49.93	9,835.06
2012	0.310	3.250	4.375	49.93	9,662.76
2013	0.420	3.250	4.375	49.93	9,482.76
2014	0.660	3.250	3.875	47.24	9,279.76
2015	0.880	3.250	3.875	47.24	9,068.75
2016	0.930	3.250	3.875	47.24	8,849.42
2017	1.480	3.250	4.750	51.55	8,646.80
2018	2.300	3.250	4.750	51.55	8,434.34
2019	2.510	3.250	4.750	51.55	8,211.56
2020	1.400	3.250	4.625	50.99	7,974.47
2021	0.180	3.250	4.625	50.99	7,726.18
2022	1.430	3.250	4.625	50.99	7,466.18
2023	3.860	3.250	6.625 (B)	59.26	7,243.00
2024	4.080	3.250	6.625	59.26	7,004.58
2025	4.250	3.250	6.625	59.26	6,749.88

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$59.26 = \$355.56$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point periodic cap on increases annualized over 15 years.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

**SUPERIOR SAVINGS BANK**

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SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

SUPERIOR, WI 54880

Lender

Borrower

**HOME EQUITY 3/3 ARM (750 OR >) 1ST MORTGAGE**

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years (3 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in the Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 36 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 36 payment(s) based on changes in the interest rate.
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.000 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.000 percent, and the monthly payment can rise from an initial payment of \$66.53 to a maximum of \$105.54 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$66.53 = \$399.18$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 36 payment(s)  
 Interest Adjustment: Every 36 months  
 Margin (\*): 2.750 percentage point(s)  
 Caps  
 Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
 Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	1.120	2.750	3.875	47.02	9,820.09
2012	0.310	2.750	3.875	47.02	9,633.07
2013	0.420	2.750	3.875	47.02	9,438.69
2014	0.660	2.750	3.375	44.43	9,220.75
2015	0.880	2.750	3.375	44.43	8,995.32
2016	0.930	2.750	3.375	44.43	8,762.16
2017	1.480	2.750	4.250	48.58	8,547.45
2018	2.300	2.750	4.250	48.58	8,323.43
2019	2.510	2.750	4.250	48.58	8,089.70
2020	1.400	2.750	4.125	48.04	7,842.29
2021	0.180	2.750	4.125	48.04	7,584.48
2022	1.430	2.750	4.125	48.04	7,315.81
2023	3.860	2.750	6.125 (B)	55.98	7,085.76
2024	4.080	2.750	6.125	55.98	6,841.22
2025	4.250	2.750	6.125	55.98	6,581.27

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$55.98 = \$335.88$  per month).

\* This is a margin we have used recently; your margin may be different.

(B) This rate reflects a 2.000 percentage point periodic cap on increases annualized over 15 years.

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

**SUPERIOR SAVINGS BANK**

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: [www.ss-bank.com](http://www.ss-bank.com)

SUPERIOR, WI 54880

Lender

Borrower

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**HOME EQUITY 3/3 ARM (750 OR >) 2ND MORTGAGE**

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This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

\* This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

**HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED**

- \* Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- \* Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- \* Your payment will be rounded to the nearest \$0.01.
- \* The interest rate will be based on the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years (3 Year Treasury Index) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- \* Information about the index is published weekly in the Wall Street Journal.
- \* Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

**HOW YOUR INTEREST RATE CAN CHANGE**

- \* Your interest rate can change every 36 months.
- \* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- \* Your interest rate cannot increase more than 6.000 percentage point(s) above the initial interest rate over the term of the loan.

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 36 payment(s) based on changes in the interest rate.
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 7.250 in effect in February 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.250 percent, and the monthly payment can rise from an initial payment of \$68.22 to a maximum of \$107.61 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$68.22 = \$409.32$  per month).

**EXAMPLE**

The example below shows how your payments would have changed under this ARM program based on actual changes in the index from 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

Amount of Loan: \$10,000.00  
 Term: 360 months  
 Payment Adjustment: Every 36 payment(s)  
 Interest Adjustment: Every 36 months  
 Margin (\*): 3.000 percentage point(s)  
**Caps**  
 Periodic Interest Rate (increases or decreases): 2.000 percentage point(s) at each adjustment  
 Lifetime Interest Rate (increases): 6.000 percentage point(s) above the initial interest rate  
 Index: the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years

YEAR As of the first week ending in February	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	1.120	3.000	4.125	48.47	9,827.62
2012	0.310	3.000	4.125	48.47	9,648.00
2013	0.420	3.000	4.125	48.47	9,460.83
2014	0.660	3.000	3.625	45.83	9,250.35
2015	0.880	3.000	3.625	45.83	9,032.12
2016	0.930	3.000	3.625	45.83	8,805.84
2017	1.480	3.000	4.500	50.05	8,597.24
2018	2.300	3.000	4.500	50.05	8,379.06
2019	2.510	3.000	4.500	50.05	8,150.85
2020	1.400	3.000	4.375	49.50	7,908.63
2021	0.180	3.000	4.375	49.50	7,655.60
2022	1.430	3.000	4.375	49.50	7,391.24
2023	3.860	3.000	6.375 (B)	57.61	7,164.56
2024	4.080	3.000	6.375	57.61	6,923.01
2025	4.250	3.000	6.375	57.61	6,665.61

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$57.61 = \$345.66$  per month).

\* This is a margin we have used recently; your margin may be different.

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