

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

Test1
SUPERIOR, WI 54880

Lender

Borrower

3/1 ARM

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 5.000 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.000 percent, and the monthly payment can rise from an initial payment of \$53.68 to a maximum of \$91.37 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 \$53.68 = \322.08 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 2005 to 2022. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

This is not a commitment to make a loan.
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 Consumer Handbook on Adjustable Rate Mortgages on today's date.

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$50.22 = \$301.32 per month.
 * This is a margin we have used recently; your margin may be different.
 (B) This rate reflects a 2.00 percentage point annual cap on increases.

YEAR	INDEX	MARGIN	INTEREST RATE	MONTHLY PAYMENT	REMAINING BALANCE
As of the first week ending in June	(%)	(%)	(%)	(\$)	(\$)
2008	2.740	2.875	5.000	53.68	9,852.50
2009	0.500	2.875	5.000	53.68	9,697.44
2010	0.360	2.875	5.000	53.68	9,534.45
2011	0.180	2.875	3.000	42.97	9,301.88
2012	0.190	2.875	3.125	43.58	9,066.01
2013	0.140	2.875	3.000	42.99	8,878.72
2014	0.100	2.875	3.000	42.99	8,563.91
2015	0.270	2.875	3.125	43.54	8,305.38
2016	0.670	2.875	3.500	45.15	8,050.20
2017	1.160	2.875	4.000	47.27	7,800.41
2018	2.230	2.875	5.125	52.02	7,570.58
2019	2.050	2.875	4.875	50.99	7,322.26
2020	0.170	2.875	3.000	43.91	7,010.74
2021	0.050	2.875	2.875	43.49	6,686.17
2022	2.140	2.875	4.875 (B)	50.22	6,403.21

Amount of Loan: \$10,000.00
 Term: 360 months
 Payment Adjustment: Every 12 payments; after remaining fixed for 36 payments)
 Interest Adjustment: Every 12 months after remaining fixed for 36 months
 Margin (*): 2.875 percentage points)
 Caps
 Period: Interest Rate (increases or decreases): 2.00 percentage point(s) at each adjustment
 Lifetime Interest Rate (increases): 6.00 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

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3/3 ARM

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 5.625 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.625 percent, and the monthly payment can rise from an initial payment of \$57.57 to a maximum of \$94.31 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 \$57.57 = \345.42 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 2008 to 2022. 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.780	2.875	5.625	57.57	9,868.29
2009	1.590	2.875	5.625	57.57	9,728.99
2010	1.260	2.875	5.625	57.57	9,581.64
2011	0.770	2.875	3.625	46.41	9,368.54
2012	0.370	2.875	3.625	46.41	9,147.59
2013	0.490	2.875	3.625	46.41	8,918.49
2014	0.840	2.875	3.750	47.01	8,684.83
2015	1.050	2.875	3.750	47.01	8,442.25
2016	1.010	2.875	3.750	47.01	8,190.41
2017	1.440	2.875	4.375	49.74	7,947.02
2018	2.530	2.875	4.375	49.74	7,692.77
2019	1.820	2.875	4.375	49.74	7,427.18
2020	0.240	2.875	3.125	45.00	7,114.83
2021	0.320	2.875	3.125	45.00	6,792.57
2022	2.810	2.875	3.125	45.00	6,460.11

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$45.00 = \$270.00 per month).

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

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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5/1 ARM

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 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 8.000 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 4.500 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 10.500 percent, and the monthly payment can rise from an initial payment of \$50.67 to a maximum of \$85.08 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 \$50.67 = \304.02 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 2008 to 2022. 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
 Interest Rate Discount (**): 0.5 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	2.875	4.500 (L)	50.67	9,838.66
2009	0.500	2.875	4.500 (L)	50.67	9,669.90
2010	0.380	2.875	4.500 (L)	50.67	9,493.38
2011	0.180	2.875	4.500 (L)	50.67	9,308.77
2012	0.190	2.875	4.500 (L)	50.67	9,115.69
2013	0.140	2.875	3.000	43.23	8,867.00
2014	0.100	2.875	3.000	43.23	8,610.74
2015	0.270	2.875	3.125	43.78	8,350.75
2016	0.670	2.875	3.500	45.40	8,094.13
2017	1.160	2.875	4.000	47.53	7,842.98
2018	2.230	2.875	5.125	52.30	7,611.96
2019	2.050	2.875	4.875	51.26	7,362.39
2020	0.170	2.875	3.000	44.15	7,049.19
2021	0.060	2.875	2.875	43.72	6,722.94
2022	2.140	2.875	4.875 (B)	50.50	6,438.37

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$50.50 = \$303.00 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 0.500 percentage point discount.

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5/1 ARM CLOSING COST PROMOTION

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- * 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 "cap" limits 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 5.000 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 8.000 percentage point(s), to 11.000 percent, and the monthly payment can rise from an initial payment of \$53.68 to a maximum of \$88.04 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 \$53.68 = \322.08 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 2008 to 2022. 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 June	INDEX 1%	MARGIN 1%	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	2.875	5.000	53.68	9,852.50
2009	0.500	2.875	5.000	53.68	9,697.44
2010	0.360	2.875	5.000	53.68	9,534.45
2011	0.180	2.875	5.000	53.68	9,363.09
2012	0.190	2.875	5.000	53.68	9,182.99
2013	0.140	2.875	3.000	43.55	8,932.45
2014	0.100	2.875	3.000	43.55	8,674.28
2015	0.270	2.875	3.125	44.10	8,412.41
2016	0.670	2.875	3.500	45.74	8,153.85
2017	1.160	2.875	4.000	47.88	7,900.83
2018	2.230	2.875	5.125	52.69	7,668.05
2019	2.050	2.875	4.875	51.64	7,416.62
2020	0.170	2.875	3.000	44.48	7,101.05
2021	0.050	2.875	2.875	44.05	6,772.29
2022	2.140	2.875	4.875 (B)	50.87	6,495.66

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$50.87 = \$305.22 per month).

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

(B) The 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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7/1 ARM

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 payments (based on changes in the interest rate after remaining fixed for 84 payments).

* 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 4.750 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 10.750 percent, and the monthly payment can rise from an initial payment of \$52.16 to a maximum of \$84.65 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 \$52.16 = \312.98 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 2008 to 2022. 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	2.875	4.750 (L)	52.16	9,845.73
2009	0.500	2.875	4.750 (L)	52.16	9,684.00
2010	0.360	2.875	4.750 (L)	52.16	9,514.41
2011	0.180	2.875	4.750 (L)	52.16	9,336.59
2012	0.190	2.875	4.750 (L)	52.16	9,150.14
2013	0.140	2.875	4.750 (L)	52.16	8,954.64
2014	0.100	2.875	4.750 (L)	52.16	8,749.64
2015	0.270	2.875	3.125	44.49	8,485.43
2016	0.670	2.875	3.500	46.13	8,224.71
2017	1.160	2.875	4.000	48.29	7,969.59
2018	2.230	2.875	5.125	53.15	7,734.77
2019	2.050	2.875	4.875	52.09	7,481.13
2020	0.170	2.875	3.000	44.57	7,162.76
2021	0.050	2.875	2.875	44.43	6,831.18
2022	2.140	2.875	4.875 (B)	51.31	6,542.09

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$51.31 = \$307.86 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.

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

7/1 ARM CLOSING COST PROMOTION

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 premium.
- * 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 5.250 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.250 percent, and the monthly payment can rise from an initial payment of \$55.22 to a maximum of \$88.66 in the 109th month (9 years, 7 months). 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 \$55.22 = \331.32 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 2008 to 2022. 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 Premium (**): 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	2.875	5.250 (L)	55.22	9,859.01
2009	0.500	2.875	5.250 (L)	55.22	9,710.42
2010	0.380	2.875	5.250 (L)	55.22	9,553.85
2011	0.180	2.875	5.250 (L)	55.22	9,388.85
2012	0.190	2.875	5.250 (L)	55.22	9,214.98
2013	0.140	2.875	5.250 (L)	55.22	9,031.76
2014	0.100	2.875	5.250 (L)	55.22	8,839.70
2015	0.270	2.875	3.250 (C)	45.51	8,575.96
2016	0.670	2.875	3.500	46.63	8,312.35
2017	1.160	2.875	4.000	49.81	8,054.44
2018	2.230	2.875	5.175	53.71	7,817.18
2019	2.050	2.875	4.875	52.65	7,580.79
2020	0.170	2.875	3.000	46.34	7,239.14
2021	0.050	2.875	2.875	44.90	6,904.08
2022	2.140	2.875	4.875 (B)	51.86	6,611.95

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: $\$60,000 \div \$10,000 = 6$; $6 \times \$51.86 = \311.16 per month).

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

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

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

(C) This rate reflects a 2.000 percentage point annual cap on decreases.

(L) This interest rate reflects a 0.25 percentage point premium.

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

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SUPERIOR, WI 54880

Lender**Borrower****HOME EQUITY 3/3 ARM (750 OR >) 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 5.750 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.750 percent, and the monthly payment can rise from an initial payment of \$58.36 to a maximum of \$95.32 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 \$95.32 = \571.92 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 2008 to 2022. 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 month(s)
 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.780	3.000	5.750	58.36	9,871.34
2009	1.590	3.000	5.750	58.36	9,735.06
2010	1.260	3.000	5.750	58.36	9,590.73
2011	0.770	3.000	3.750	47.12	9,381.37
2012	0.370	3.000	3.750	47.12	9,164.03
2013	0.490	3.000	3.750	47.12	8,938.39
2014	0.840	3.000	3.875	47.72	8,708.05
2015	1.050	3.000	3.875	47.72	8,468.63
2016	1.010	3.000	3.875	47.72	8,219.76
2017	1.440	3.000	4.500	50.48	7,978.96
2018	2.530	3.000	4.500	50.48	7,727.11
2019	1.820	3.000	4.500	50.48	7,463.69
2020	0.240	3.000	3.250	45.69	7,153.41
2021	0.320	3.000	3.250	45.69	6,832.87
2022	2.810	3.000	3.250	45.69	6,501.76

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$45.69 = \274.14 per month).

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

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.

Test1

Date

SUPERIOR SAVINGS BANK

1130 TOWER AVENUE

SUPERIOR, WI 54880

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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 points¹ at each adjustment.
- * Your interest rate cannot increase more than 6.000 percentage points¹ above the initial interest rate over the term of the loan.

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 36 payments¹ 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 5.500 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage points¹, to 11.500 percent, and the monthly payment can rise from an initial payment of \$56.78 to a maximum of \$93.31 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 \$56.78 = \340.68 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 2008 to 2022. 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 JUNE	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.780	2.750	5.500	56.78	9,965.27
2009	1.590	2.750	5.500	56.78	9,722.94
2010	1.260	2.750	5.500	56.78	9,572.58
2011	0.770	2.750	3.500	45.71	9,355.64
2012	0.370	2.750	3.500	45.71	9,130.99
2013	0.190	2.750	3.500	45.71	8,898.35
2014	0.840	2.750	3.625	46.31	8,661.30
2015	1.050	2.750	3.625	46.31	8,415.48
2016	1.010	2.750	3.625	46.31	8,160.62
2017	1.440	2.750	4.250	49.01	7,914.57
2018	2.530	2.750	4.250	49.01	7,657.87
2019	1.820	2.750	4.250	49.01	7,390.01
2020	0.240	2.750	3.000	44.32	7,075.58
2021	0.320	2.750	3.000	44.32	6,751.58
2022	2.810	2.750	3.000	44.32	6,417.72

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$44.32 = \$265.92 per month).

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

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.

 Test Date _____

SUPERIOR SAVINGS BANK

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SUPERIOR, WI 54880

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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 90, 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 6.000 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.000 percent, and the monthly payment can rise from an initial payment of \$59.96 to a maximum of \$97.35 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 \$80,000 would be: $\$80,000 / \$10,000 = 8$; $8 \times \$59.96 = \479.76 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 2008 to 2022. 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 June	INDEX 1%	MARGIN 1%	INTEREST RATE 1%	MONTHLY PAYMENT 1\$	REMAINING BALANCE 1\$
2008	2.780	3.250	6.000	59.96	9,877.14
2009	1.590	3.250	6.000	59.96	9,746.70
2010	1.260	3.250	6.000	59.96	9,608.21
2011	0.770	3.250	4.000	48.54	9,406.39
2012	0.370	3.250	4.000	48.54	9,196.33
2013	0.490	3.250	4.000	48.54	8,977.69
2014	0.840	3.250	4.125	49.16	8,753.90
2015	1.050	3.250	4.125	49.16	8,520.70
2016	1.010	3.250	4.125	49.16	8,277.72
2017	1.440	3.250	4.750	51.97	8,042.19
2018	2.530	3.250	4.750	51.97	7,795.20
2019	1.820	3.250	4.750	51.97	7,536.24
2020	0.210	3.250	3.500	47.08	7,230.16
2021	0.320	3.250	3.500	47.08	6,913.21
2022	2.810	3.250	3.500	47.08	6,555.00

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$47.08 = \$282.48 per month).

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

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.

 Trustl _____ 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 5.750 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.750 percent, and the monthly payment can rise from an initial payment of \$58.36 to a maximum of \$95.32 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 x \$58.36 = \$350.16 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 2005 to 2022. 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 (1*): 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.780	3.000	5.750	58.36	9,871.34
2009	1.590	3.000	5.750	58.36	9,735.06
2010	1.260	3.000	5.750	58.36	9,590.73
2011	0.770	3.000	3.750	47.12	9,381.37
2012	0.370	3.000	3.750	47.12	9,164.03
2013	0.490	3.000	3.750	47.12	8,938.39
2014	0.840	3.000	3.875	47.72	8,708.05
2015	1.050	3.000	3.875	47.72	8,468.63
2016	1.010	3.000	3.875	47.72	8,219.76
2017	1.440	3.000	4.500	50.48	7,978.96
2018	2.530	3.000	4.500	50.48	7,727.11
2019	1.820	3.000	4.500	50.48	7,463.69
2020	0.240	3.000	3.250	45.69	7,163.41
2021	0.320	3.000	3.250	45.69	6,832.87
2022	2.810	3.000	3.250	45.69	6,501.76

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: $\$60,000 / \$10,000 = 6; 6 \times \$45.69 = \274.14 per month).

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

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.

 First 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, W. 54880

Lender

Borrower

HOME EQUITY 3/3 ARM (699-660) 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 6.250 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.250 percent, and the monthly payment can rise from an initial payment of \$61.57 to a maximum of \$99.38 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 \$61.57 = \369.42 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 2008 to 2022. 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 payments
 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.780	3.500	6.250	61.57	9,882.82
2009	1.590	3.500	6.250	61.57	9,758.11
2010	1.260	3.500	6.250	61.57	9,625.39
2011	0.770	3.500	4.250	49.99	9,430.83
2012	0.370	3.500	4.250	49.99	9,227.81
2013	0.490	3.500	4.250	49.99	9,016.03
2014	0.840	3.500	4.375	50.62	8,798.73
2015	1.050	3.500	4.375	50.62	8,571.72
2016	1.010	3.500	4.375	50.62	8,334.58
2017	1.440	3.500	5.000	53.48	8,104.30
2018	2.530	3.500	5.000	53.48	7,862.27
2019	1.820	3.500	5.000	53.48	7,607.85
2020	0.240	3.500	3.750	48.49	7,306.11
2021	0.320	3.500	3.750	48.49	6,992.87
2022	2.810	3.500	3.750	48.49	6,667.86

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$48.49 = \$290.94 per month).

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

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.

 Trust1 _____ Date _____

SUPERIOR SAVINGS BANK

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2797

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 6.000 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.000 percent, and the monthly payment can rise from an initial payment of \$59.96 to a maximum of \$97.35 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 \$59.96 = \359.76 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 2008 to 2022. 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.780	3.250	6.000	59.96	9,877.14
2009	1.590	3.250	6.000	59.96	9,746.70
2010	1.260	3.250	6.000	59.96	9,608.21
2011	0.770	3.250	4.000	48.54	9,408.39
2012	0.370	3.250	4.000	48.54	9,196.33
2013	0.490	3.250	4.000	48.54	8,977.69
2014	0.840	3.250	4.125	49.16	8,753.90
2015	1.050	3.250	4.125	49.16	8,520.70
2016	1.010	3.250	4.125	49.16	8,277.72
2017	1.440	3.250	4.750	51.97	8,012.19
2018	2.530	3.250	4.750	51.97	7,795.20
2019	1.820	3.250	4.750	51.97	7,538.24
2020	0.240	3.250	3.500	47.08	7,230.16
2021	0.320	3.250	3.500	47.08	6,913.21
2022	2.810	3.250	3.500	47.08	6,585.00

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$47.08 = \282.48 per month).

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

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.

_____ Date _____
 Test 1

SUPERIOR SAVINGS BANK

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ssbank.com

SUPERIOR, WI 54880

Lender

Borrower

HOME EQUITY 5/1 ARM (750 OR >) 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 90, 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 6.825 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.625 percent, and the monthly payment can rise from an initial payment of \$57.57 to a maximum of \$94.06 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 \$57.57 = \345.42 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 2008 to 2022. 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	3.500	5.625	57.57	9,868.28
2009	0.500	3.500	5.625	57.57	9,728.99
2010	0.960	3.500	5.625	57.57	9,581.84
2011	0.180	3.500	5.625	57.57	9,425.77
2012	0.130	3.500	5.625	57.57	9,260.92
2013	0.140	3.500	3.625	46.99	9,028.91
2014	0.100	3.500	3.625	46.99	8,788.36
2015	0.270	3.500	3.750	47.57	8,542.83
2016	0.670	3.500	4.125	49.29	8,299.23
2017	1.160	3.500	4.625	51.53	8,059.68
2018	2.230	3.500	5.750	56.58	7,838.26
2019	2.050	3.500	5.500	55.49	7,597.49
2020	0.170	3.500	3.625	47.94	7,292.59
2021	0.050	3.500	3.500	47.46	6,972.98
2022	2.140	3.500	5.500 (B)	54.69	6,693.24

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$54.69 = \$328.14 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 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 5.375 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.375 percent, and the monthly payment can rise from an initial payment of \$56.00 to a maximum of \$92.04 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 \$56.00 = \336.00 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 2008 to 2022. 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	3.250	5.375	56.00	9,862.14
2009	0.500	3.250	5.375	56.00	9,716.67
2010	0.360	3.250	5.375	56.00	9,563.19
2011	0.180	3.250	5.375	56.00	9,401.28
2012	0.190	3.250	5.375	56.00	9,230.44
2013	0.140	3.250	5.375	45.59	8,991.20
2014	0.100	3.250	5.375	45.59	8,743.77
2015	0.270	3.250	5.500	46.17	8,491.74
2016	0.670	3.250	5.875	47.85	8,242.19
2017	1.160	3.250	6.375	50.06	7,997.19
2018	2.230	3.250	7.600	55.01	7,771.77
2019	2.050	3.250	7.250	53.93	7,526.26
2020	0.170	3.250	5.375	46.54	7,217.03
2021	0.060	3.250	5.250	46.09	6,893.71
2022	2.140	3.250	5.250 (B)	53.15	6,611.10

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$53.15 = \$318.90 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 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 5.875 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.875 percent, and the monthly payment can rise from an initial payment of \$59.15 to a maximum of \$66.08 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 \$59.15 = \354.90 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 2008 to 2022. 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): 8.000 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	3.750	5.875	59.15	9,974.37
2009	0.500	3.750	5.875	59.15	9,741.14
2010	0.360	3.750	5.875	59.15	9,599.86
2011	0.180	3.750	5.875	59.15	9,450.07
2012	0.190	3.750	5.875	59.15	9,291.23
2013	0.140	3.750	5.875	48.40	9,066.47
2014	0.100	3.750	5.875	48.40	8,832.88
2015	0.270	3.750	4.000	49.00	8,593.84
2016	0.670	3.750	4.375	50.75	8,356.10
2017	1.160	3.750	4.875	53.04	8,121.81
2018	2.230	3.750	6.000	58.19	7,904.92
2019	2.050	3.750	5.750	57.07	7,668.44
2020	0.170	3.750	3.875	49.37	7,367.89
2021	0.050	3.750	3.750	48.90	7,051.92
2022	2.140	3.750	5.750 (B)	56.26	6,775.07

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$56.26 = \$337.56 per month).

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

(B) This rate reflects a 2.000 percentage point 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: 715-394-2793

Web Address: www.ss-bank.com

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 5.625 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.625 percent, and the monthly payment can rise from an initial payment of \$57.57 to a maximum of \$94.05 in the 86th 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 \$57.57 = \345.42 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 2008 to 2022. 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 June	INDEX 1%	MARGIN 1%	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	3.500	5.625	57.57	9,868.29
2009	0.600	3.500	5.625	57.57	9,728.99
2010	0.360	3.500	5.625	57.57	9,581.64
2011	0.180	3.500	5.625	57.57	9,425.77
2012	0.190	3.500	5.625	57.57	9,260.92
2013	0.140	3.500	5.625	46.99	9,028.91
2014	0.100	3.500	5.625	46.99	8,798.36
2015	0.270	3.500	5.750	47.57	8,542.89
2016	0.670	3.500	4.125	49.29	8,299.23
2017	1.180	3.500	4.625	51.53	8,059.68
2018	2.230	3.500	5.750	55.59	7,838.26
2019	2.050	3.500	5.500	55.49	7,597.49
2020	0.170	3.500	5.625	47.94	7,292.69
2021	0.050	3.500	5.500	47.48	6,972.98
2022	2.140	3.500	5.500 (B)	54.69	6,693.24

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$54.69 = \$328.14 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: 715-394-2797

Web Address: www.ss-bank.com

SUPERIOR, WI 54880

Lender

Borrower

HOME EQUITY 5/1 ARM (699-660) 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 8.125 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.125 percent, and the monthly payment can rise from an initial payment of \$60.78 to a maximum of \$98.12 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 \$80.76 = \364.56 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 2008 to 2022. 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 (1*): 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	4.000	6.125	60.76	9,880.04
2009	0.500	4.000	6.125	60.76	9,752.52
2010	0.360	4.000	6.125	60.76	9,616.98
2011	0.180	4.000	6.125	60.76	9,472.91
2012	0.180	4.000	6.125	60.76	9,319.76
2013	0.140	4.000	4.125	49.84	9,102.04
2014	0.100	4.000	4.125	49.84	8,875.16
2015	0.270	4.000	4.250	50.46	8,612.47
2016	0.670	4.000	4.625	52.23	8,410.55
2017	1.180	4.000	5.125	54.56	8,161.55
2018	2.230	4.000	6.250	59.80	7,969.28
2019	2.050	4.000	6.000	58.66	7,737.20
2020	0.170	4.000	4.125	50.81	7,441.09
2021	0.050	4.000	4.000	50.33	7,129.09
2022	2.140	4.000	6.000 (B)	57.85	6,855.18

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$57.85 = \$347.10 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) 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 5.875 in effect in June 2022, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 11.875 percent, and the monthly payment can rise from an initial payment of \$59.15 to a maximum of \$98.08 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 \div \$10,000 = 6; 6 \times \$59.15 = \354.90 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 2008 to 2022. 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 June	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2008	2.140	3.750	5.875	59.15	9,874.37
2009	0.500	3.750	5.875	59.15	9,741.14
2010	0.360	3.750	5.875	59.15	9,599.86
2011	0.180	3.750	5.875	59.15	9,480.07
2012	0.190	3.750	5.875	59.15	9,291.23
2013	0.140	3.750	3.875	48.40	9,066.47
2014	0.100	3.750	3.875	48.40	8,832.88
2015	0.270	3.750	4.000	49.00	8,593.84
2016	0.670	3.750	4.375	50.75	8,358.10
2017	1.160	3.750	4.875	53.04	8,121.81
2018	2.230	3.750	6.000	58.19	7,904.92
2019	2.050	3.750	5.750	57.07	7,669.44
2020	0.170	3.750	3.875	49.37	7,367.83
2021	0.050	3.750	3.750	48.90	7,051.92
2022	2.140	3.750	5.750 (B)	56.26	6,775.07

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 2022 the monthly payment for a mortgage amount of \$60,000 taken out in 2008 would be: \$60,000 / \$10,000 = 6; 6 x \$56.26 = \$337.56 per month).

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

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

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 Consumer Handbook on Adjustable Rate Mortgages on today's date.