

SUPERIOR SAVINGS BANK

SUPERIOR, WI 54880

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

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 6.750 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.750 percent, and the monthly payment can rise from an initial payment of \$64.86 to a maximum of \$105.29 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 \$64.86 = \389.16 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 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	2.875	3.125	42.84	9,795.50
2012	0.190	2.875	3.125	42.84	9,584.52
2013	0.110	2.875	3.125	42.84	9,366.86
2014	0.100	2.875	3.000	42.22	9,138.10
2015	0.250	2.875	3.125	42.82	8,906.56
2016	0.520	2.875	3.375	43.99	8,675.73
2017	1.100	2.875	4.000	46.91	8,455.85
2018	2.240	2.875	5.125	52.22	8,257.97
2019	2.400	2.875	5.250	52.81	8,052.91
2020	0.170	2.875	3.250 (C)	44.13	7,781.05
2021	0.060	2.875	2.875	42.67	7,488.88
2022	2.100	2.875	4.875 (B)	50.44	7,243.24
2023	4.730	2.875	6.875 (B)	58.54	7,032.15
2024	5.190	2.875	8.125	63.69	6,831.87
2025	3.920	2.875	6.750	58.28	6,586.15

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$58.28 = \349.68 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.

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

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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Lender**Borrower**

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.
- * Your interest rate will equal the index rate plus margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

HOW YOUR INTEREST RATE CAN CHANGE

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

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 360-month loan with an initial interest rate of 6.250 in effect in May 2025, 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 \$99.14 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 \$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 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	2.875	2.875 (K)	41.49	9,786.82
2012	0.190	2.875	2.875	41.49	9,567.43
2013	0.110	2.875	2.875	41.49	9,341.65
2014	0.100	2.875	2.875	41.49	9,109.30
2015	0.250	2.875	2.875	41.49	8,870.18
2016	0.520	2.875	3.375	43.81	8,640.29
2017	1.100	2.875	4.000	46.72	8,421.27
2018	2.240	2.875	5.125	52.01	8,224.17
2019	2.400	2.875	5.250	52.59	8,020.00
2020	0.170	2.875	3.250 (C)	43.95	7,749.24
2021	0.060	2.875	2.875	42.49	7,458.35
2022	2.100	2.875	4.875 (B)	50.23	7,213.77
2023	4.730	2.875	6.875 (B)	58.30	7,003.59
2024	5.190	2.875	8.125	63.43	6,804.15
2025	3.920	2.875	6.750	58.04	6,559.47

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$58.04 = \348.24 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.

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

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

This is not a commitment to make a loan.

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

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Borrower

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 payment(s) based on changes in the interest rate after remaining fixed for 84 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 360-month loan with an initial interest rate of 6.500 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.500 percent, and the monthly payment can rise from an initial payment of \$63.21 to a maximum of \$98.92 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 \$63.21 = \379.26 per month).

EXAMPLE

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

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	2.875	2.875 (L)	41.49	9,786.82
2012	0.190	2.875	2.875 (L)	41.49	9,567.43
2013	0.110	2.875	2.875 (L)	41.49	9,341.65
2014	0.100	2.875	2.875 (L)	41.49	9,109.30
2015	0.250	2.875	2.875 (L)	41.49	8,870.18
2016	0.520	2.875	2.875 (L)	41.49	8,624.09
2017	1.100	2.875	2.875 (L)	41.49	8,370.83
2018	2.240	2.875	4.875 (B)	50.50	8,168.41
2019	2.400	2.875	5.250	52.24	7,965.53
2020	0.170	2.875	3.250 (C)	43.65	7,696.61
2021	0.060	2.875	2.875	42.21	7,407.58
2022	2.100	2.875	4.875 (B)	49.89	7,164.63
2023	4.730	2.875	6.875 (B)	57.91	6,955.79
2024	5.190	2.875	8.125	63.00	6,757.68
2025	3.920	2.875	6.750	57.65	6,514.60

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: \$60,000 / \$10,000 = 6; 6 x \$57.65 = \$345.90 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.

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

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

This is not a commitment to make a loan.

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

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Lender

Borrower

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 6.500 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.500 percent, and the monthly payment can rise from an initial payment of \$63.21 to a maximum of \$101.43 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 \$63.21 = \379.26 per month).

EXAMPLE

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

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.990	2.875	3.875	47.02	9,820.09
2012	0.390	2.875	3.875	47.02	9,633.07
2013	0.320	2.875	3.875	47.02	9,438.69
2014	0.890	2.875	3.750	46.37	9,232.69
2015	0.910	2.875	3.750	46.37	9,018.83
2016	0.910	2.875	3.750	46.37	8,796.81
2017	1.490	2.875	4.375	49.39	8,584.77
2018	2.630	2.875	4.375	49.39	8,363.27
2019	2.280	2.875	4.375	49.39	8,131.85
2020	0.260	2.875	3.125	44.05	7,853.43
2021	0.320	2.875	3.125	44.05	7,566.16
2022	2.920	2.875	3.125	44.05	7,269.78
2023	3.640	2.875	5.125 (B)	51.60	7,017.28
2024	4.760	2.875	5.125	51.60	6,751.52
2025	3.680	2.875	5.125	51.60	6,471.81

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$51.60 = \309.60 per month).

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

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

This is not a commitment to make a loan.

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

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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 6.625 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.625 percent, and the monthly payment can rise from an initial payment of \$64.03 to a maximum of \$102.46 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 \$64.03 = \384.18 per month).

EXAMPLE

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

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.990	3.000	4.000	47.74	9,823.92
2012	0.390	3.000	4.000	47.74	9,640.67
2013	0.320	3.000	4.000	47.74	9,449.94
2014	0.890	3.000	3.875	47.08	9,247.60
2015	0.910	3.000	3.875	47.08	9,037.28
2016	0.910	3.000	3.875	47.08	8,818.67
2017	1.490	3.000	4.500	50.13	8,609.68
2018	2.630	3.000	4.500	50.13	8,391.08
2019	2.280	3.000	4.500	50.13	8,162.45
2020	0.260	3.000	3.250	44.73	7,886.89
2021	0.320	3.000	3.250	44.73	7,602.23
2022	2.920	3.000	3.250	44.73	7,308.18
2023	3.640	3.000	5.250 (B)	52.37	7,057.42
2024	4.760	3.000	5.250	52.37	6,793.20
2025	3.680	3.000	5.250	52.37	6,514.77

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$52.37 = \314.22 per month).

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

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

This is not a commitment to make a loan.

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

SUPERIOR SAVINGS BANK

SUPERIOR, WI 54880

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

Lender

Borrower

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

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

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

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

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

HOW YOUR INTEREST RATE CAN CHANGE

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

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 36 payment(s) based on changes in the interest rate.
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 360-month loan with an initial interest rate of 6.375 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.375 percent, and the monthly payment can rise from an initial payment of \$62.39 to a maximum of \$100.41 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 \$62.39 = \374.34 per month).

EXAMPLE

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

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.990	2.750	3.750	46.31	9,816.14
2012	0.390	2.750	3.750	46.31	9,625.28
2013	0.320	2.750	3.750	46.31	9,427.13
2014	0.890	2.750	3.625	45.66	9,217.48
2015	0.910	2.750	3.625	45.66	9,000.09
2016	0.910	2.750	3.625	45.66	8,774.70
2017	1.490	2.750	4.250	48.65	8,559.66
2018	2.630	2.750	4.250	48.65	8,335.32
2019	2.280	2.750	4.250	48.65	8,101.24
2020	0.260	2.750	3.000	43.37	7,820.00
2021	0.320	2.750	3.000	43.37	7,530.20
2022	2.920	2.750	3.000	43.37	7,231.58
2023	3.640	2.750	5.000 (B)	50.84	6,977.30
2024	4.760	2.750	5.000	50.84	6,710.01
2025	3.680	2.750	5.000	50.84	6,429.05

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$50.84 = \305.04 per month).

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

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

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Web Address: www.ss-bank.com

Lender

Borrower

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

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

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

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

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

HOW YOUR INTEREST RATE CAN CHANGE

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

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 36 payment(s) based on changes in the interest rate.
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 360-month loan with an initial interest rate of 6.875 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.875 percent, and the monthly payment can rise from an initial payment of \$65.69 to a maximum of \$104.51 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$65.69 = \394.14 per month).

EXAMPLE

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

The example is based on the following assumptions:

Amount of Loan: \$10,000.00
 Term: 360 months
 Payment Adjustment: Every 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 May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.990	3.250	4.250	49.19	9,831.46
2012	0.390	3.250	4.250	49.19	9,655.63
2013	0.320	3.250	4.250	49.19	9,472.17
2014	0.890	3.250	4.125	48.52	9,277.00
2015	0.910	3.250	4.125	48.52	9,073.63
2016	0.910	3.250	4.125	48.52	8,861.70
2017	1.490	3.250	4.750	51.63	8,658.69
2018	2.630	3.250	4.750	51.63	8,445.84
2019	2.280	3.250	4.750	51.63	8,222.63
2020	0.260	3.250	3.500	46.12	7,952.67
2021	0.320	3.250	3.500	46.12	7,673.12
2022	2.920	3.250	3.500	46.12	7,383.62
2023	3.640	3.250	5.500 (B)	53.92	7,136.51
2024	4.760	3.250	5.500	53.92	6,875.47
2025	3.680	3.250	5.500	53.92	6,599.69

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$53.92 = \323.52 per month).

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

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

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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 6.625 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.625 percent, and the monthly payment can rise from an initial payment of \$64.03 to a maximum of \$102.46 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 \$64.03 = \384.18 per month).

EXAMPLE

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

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.990	3.000	4.000	47.74	9,823.92
2012	0.390	3.000	4.000	47.74	9,640.67
2013	0.320	3.000	4.000	47.74	9,449.94
2014	0.890	3.000	3.875	47.08	9,247.60
2015	0.910	3.000	3.875	47.08	9,037.28
2016	0.910	3.000	3.875	47.08	8,818.67
2017	1.490	3.000	4.500	50.13	8,609.68
2018	2.630	3.000	4.500	50.13	8,391.08
2019	2.280	3.000	4.500	50.13	8,162.45
2020	0.260	3.000	3.250	44.73	7,886.89
2021	0.320	3.000	3.250	44.73	7,602.23
2022	2.920	3.000	3.250	44.73	7,308.18
2023	3.640	3.000	5.250 (B)	52.37	7,057.42
2024	4.760	3.000	5.250	52.37	6,793.20
2025	3.680	3.000	5.250	52.37	6,514.77

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$52.37 = \314.22 per month).

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

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

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1130 TOWER AVENUE

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Fax Number: 715-394-2791

Web Address: www.ss-bank.com

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 7.125 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.125 percent, and the monthly payment can rise from an initial payment of \$67.37 to a maximum of \$106.58 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$67.37 = \404.22 per month).

EXAMPLE

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

The example is based on the following assumptions:

Amount of Loan: \$10,000.00
 Term: 360 months
 Payment Adjustment: Every 36 payment(s)
 Interest Adjustment: Every 36 months
 Margin (*): 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 May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.990	3.500	4.500	50.67	9,838.66
2012	0.390	3.500	4.500	50.67	9,669.90
2013	0.320	3.500	4.500	50.67	9,493.38
2014	0.890	3.500	4.375	49.98	9,305.21
2015	0.910	3.500	4.375	49.98	9,108.65
2016	0.910	3.500	4.375	49.98	8,903.31
2017	1.490	3.500	5.000	53.14	8,706.33
2018	2.630	3.500	5.000	53.14	8,499.27
2019	2.280	3.500	5.000	53.14	8,281.61
2020	0.260	3.500	3.750	47.53	8,017.28
2021	0.320	3.500	3.750	47.53	7,742.87
2022	2.920	3.500	3.750	47.53	7,458.01
2023	3.640	3.500	5.750 (B)	55.50	7,214.50
2024	4.760	3.500	5.750	55.50	6,956.61
2025	3.680	3.500	5.750	55.50	6,683.50

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$55.50 = \333.00 per month).

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

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

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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 6.875 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 12.875 percent, and the monthly payment can rise from an initial payment of \$65.69 to a maximum of \$104.51 in the 109th month (9 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$65.69 = \394.14 per month).

EXAMPLE

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

The example is based on the following assumptions:

Amount of Loan: \$10,000.00
 Term: 360 months
 Payment Adjustment: Every 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 May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.990	3.250	4.250	49.19	9,831.46
2012	0.390	3.250	4.250	49.19	9,655.63
2013	0.320	3.250	4.250	49.19	9,472.17
2014	0.890	3.250	4.125	48.52	9,277.00
2015	0.910	3.250	4.125	48.52	9,073.63
2016	0.910	3.250	4.125	48.52	8,861.70
2017	1.490	3.250	4.750	51.63	8,658.69
2018	2.630	3.250	4.750	51.63	8,445.84
2019	2.280	3.250	4.750	51.63	8,222.63
2020	0.260	3.250	3.500	46.12	7,952.67
2021	0.320	3.250	3.500	46.12	7,673.12
2022	2.920	3.250	3.500	46.12	7,383.62
2023	3.640	3.250	5.500 (B)	53.92	7,136.51
2024	4.760	3.250	5.500	53.92	6,875.47
2025	3.680	3.250	5.500	53.92	6,599.69

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$53.92 = \323.52 per month).

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

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

This is not a commitment to make a loan.

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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 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 360-month loan with an initial interest rate of 7.375 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.375 percent, and the monthly payment can rise from an initial payment of \$69.07 to a maximum of \$108.42 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$69.07 = \414.42 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 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	3.500	3.750	46.31	9,816.14
2012	0.190	3.500	3.750	46.31	9,625.28
2013	0.110	3.500	3.750	46.31	9,427.13
2014	0.100	3.500	3.750	46.31	9,221.41
2015	0.250	3.500	3.750	46.31	9,007.85
2016	0.520	3.500	4.000	47.55	8,793.65
2017	1.100	3.500	4.625	50.61	8,588.73
2018	2.240	3.500	5.750	56.17	8,403.70
2019	2.400	3.500	5.875	56.78	8,210.92
2020	0.170	3.500	3.875 (C)	47.67	7,952.49
2021	0.060	3.500	3.500	46.12	7,672.93
2022	2.100	3.500	5.500 (B)	54.32	7,437.19
2023	4.730	3.500	7.500 (B)	62.84	7,234.00
2024	5.190	3.500	8.750	68.25	7,040.33
2025	3.920	3.500	7.375	62.56	6,800.85

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$62.56 = \375.36 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.

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

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

SUPERIOR, WI 54880

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

Lender**Borrower**

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

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

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

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

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

HOW YOUR INTEREST RATE CAN CHANGE

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

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 360-month loan with an initial interest rate of 7.125 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.125 percent, and the monthly payment can rise from an initial payment of \$67.37 to a maximum of \$106.35 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 \$67.37 = \404.22 per month).

EXAMPLE

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

The example is based on the following assumptions:

Amount of Loan: \$10,000.00
 Term: 360 months
 Payment Adjustment: Every 12 payment(s) after remaining fixed for 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 May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	3.250	3.500	44.90	9,808.14
2012	0.190	3.250	3.500	44.90	9,609.46
2013	0.110	3.250	3.500	44.90	9,403.72
2014	0.100	3.250	3.500	44.90	9,190.66
2015	0.250	3.250	3.500	44.90	8,970.02
2016	0.520	3.250	3.750	46.12	8,749.18
2017	1.100	3.250	4.375	49.12	8,538.32
2018	2.240	3.250	5.500	54.58	8,348.21
2019	2.400	3.250	5.625	55.19	8,150.47
2020	0.170	3.250	3.625 (C)	46.25	7,886.57
2021	0.060	3.250	3.250	44.73	7,601.91
2022	2.100	3.250	5.250 (B)	52.76	7,362.18
2023	4.730	3.250	7.250 (B)	61.12	7,155.73
2024	5.190	3.250	8.500	66.43	6,959.28
2025	3.920	3.250	7.125	60.85	6,717.10

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 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$60.85 = \365.10 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.

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

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

SUPERIOR, WI 54880

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

Lender

Borrower

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

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

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

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

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

HOW YOUR INTEREST RATE CAN CHANGE

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

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 360-month loan with an initial interest rate of 7.625 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.625 percent, and the monthly payment can rise from an initial payment of \$70.78 to a maximum of \$110.51 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 \$70.78 = \424.68 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 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	3.750	4.000	47.74	9,823.92
2012	0.190	3.750	4.000	47.74	9,640.67
2013	0.110	3.750	4.000	47.74	9,449.94
2014	0.100	3.750	4.000	47.74	9,251.45
2015	0.250	3.750	4.000	47.74	9,044.87
2016	0.520	3.750	4.250	49.00	8,837.25
2017	1.100	3.750	4.875	52.11	8,638.34
2018	2.240	3.750	6.000	57.78	8,458.39
2019	2.400	3.750	6.125	58.40	8,270.46
2020	0.170	3.750	4.125 (C)	49.11	8,017.55
2021	0.060	3.750	3.750	47.54	7,743.02
2022	2.100	3.750	5.750 (B)	55.90	7,511.41
2023	4.730	3.750	7.750 (B)	64.59	7,311.46
2024	5.190	3.750	9.000	70.10	7,120.55
2025	3.920	3.750	7.625	64.30	6,883.73

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$64.30 = \385.80 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.

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

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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1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

Lender

Borrower

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

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

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

HOW YOUR INTEREST RATE AND PAYMENT ARE DETERMINED

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

HOW YOUR INTEREST RATE CAN CHANGE

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

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- * For example, on a \$10,000 360-month loan with an initial interest rate of 7.375 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.375 percent, and the monthly payment can rise from an initial payment of \$69.07 to a maximum of \$108.42 in the 85th month (7 years, 1 month). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$69.07 = \414.42 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 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	3.500	3.750	46.31	9,816.14
2012	0.190	3.500	3.750	46.31	9,625.28
2013	0.110	3.500	3.750	46.31	9,427.13
2014	0.100	3.500	3.750	46.31	9,221.41
2015	0.250	3.500	3.750	46.31	9,007.85
2016	0.520	3.500	4.000	47.55	8,793.65
2017	1.100	3.500	4.625	50.61	8,588.73
2018	2.240	3.500	5.750	56.17	8,403.70
2019	2.400	3.500	5.875	56.78	8,210.92
2020	0.170	3.500	3.875 (C)	47.67	7,952.49
2021	0.060	3.500	3.500	46.12	7,672.93
2022	2.100	3.500	5.500 (B)	54.32	7,437.19
2023	4.730	3.500	7.500 (B)	62.84	7,234.00
2024	5.190	3.500	8.750	68.25	7,040.33
2025	3.920	3.500	7.375	62.56	6,800.85

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$62.56 = \375.36 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.

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

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

SUPERIOR, WI 54880

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

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 7.875 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.875 percent, and the monthly payment can rise from an initial payment of \$72.51 to a maximum of \$112.60 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 \$72.51 = \435.06 per month).

EXAMPLE

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

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	4.000	4.250	49.19	9,831.46
2012	0.190	4.000	4.250	49.19	9,655.63
2013	0.110	4.000	4.250	49.19	9,472.17
2014	0.100	4.000	4.250	49.19	9,280.76
2015	0.250	4.000	4.250	49.19	9,081.05
2016	0.520	4.000	4.500	50.48	8,879.81
2017	1.100	4.000	5.125	53.65	8,686.61
2018	2.240	4.000	6.250	59.41	8,511.64
2019	2.400	4.000	6.375	60.04	8,328.49
2020	0.170	4.000	4.375 (C)	50.58	8,080.98
2021	0.060	4.000	4.000	48.97	7,811.69
2022	2.100	4.000	6.000 (B)	57.50	7,584.21
2023	4.730	4.000	8.000 (B)	66.36	7,387.53
2024	5.190	4.000	9.250	71.97	7,199.41
2025	3.920	4.000	7.875	66.06	6,965.31

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$66.06 = \396.36 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.

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

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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Telephone: 715-394-7778

Fax Number: 715-394-2791

Web Address: www.ss-bank.com

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 7.625 in effect in May 2025, the maximum amount that the interest rate can rise under this program is 6.000 percentage point(s), to 13.625 percent, and the monthly payment can rise from an initial payment of \$70.78 to a maximum of \$110.51 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 \$70.78 = \424.68 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 2011 to 2025. This does not necessarily indicate how your index will change in the future.

The example is based on the following assumptions:

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

YEAR As of the first week ending in May	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.200	3.750	4.000	47.74	9,823.92
2012	0.190	3.750	4.000	47.74	9,640.67
2013	0.110	3.750	4.000	47.74	9,449.94
2014	0.100	3.750	4.000	47.74	9,251.45
2015	0.250	3.750	4.000	47.74	9,044.87
2016	0.520	3.750	4.250	49.00	8,837.25
2017	1.100	3.750	4.875	52.11	8,638.34
2018	2.240	3.750	6.000	57.78	8,458.39
2019	2.400	3.750	6.125	58.40	8,270.46
2020	0.170	3.750	4.125 (C)	49.11	8,017.55
2021	0.060	3.750	3.750	47.54	7,743.02
2022	2.100	3.750	5.750 (B)	55.90	7,511.41
2023	4.730	3.750	7.750 (B)	64.59	7,311.46
2024	5.190	3.750	9.000	70.10	7,120.55
2025	3.920	3.750	7.625	64.30	6,883.73

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be: $\$60,000 / \$10,000 = 6$; $6 \times \$64.30 = \385.80 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.

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

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.