

**SUPERIOR SAVINGS BANK**

SUPERIOR, WI 54880

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

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

Lender

Borrower

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**3/1 ARM**

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

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

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

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

**HOW YOUR INTEREST RATE CAN CHANGE**

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

**HOW YOUR PAYMENT CAN CHANGE**

- \* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 36 payment(s).
- \* Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- \* You will be notified in writing at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- \* For example, on a \$10,000 360-month loan with an initial interest rate of 6.500 in effect in November 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 \$103.27 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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$63.21 = \$379.26$  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 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	2.875	3.000	42.16	9,791.22
2012	0.180	2.875	3.000	42.16	9,576.11
2013	0.110	2.875	3.000	42.16	9,354.44
2014	0.120	2.875	3.000	42.16	9,126.03
2015	0.410	2.875	3.250	43.37	8,898.82
2016	0.640	2.875	3.500	44.55	8,672.07
2017	1.450	2.875	4.375	48.69	8,463.03
2018	2.670	2.875	5.500	54.10	8,274.60
2019	1.570	2.875	4.500	49.43	8,049.18
2020	0.130	2.875	3.000	43.09	7,769.75
2021	0.150	2.875	3.000	43.09	7,481.86
2022	4.740	2.875	5.000 (B)	50.90	7,239.65
2023	5.380	2.875	7.000 (B)	59.04	7,031.34
2024	4.260	2.875	7.125	59.55	6,810.60
2025	3.670	2.875	6.500	57.15	6,560.12

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$57.15 = \$342.90$  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.

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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.
- \* 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 6.000 in effect in November 2025, 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 \$97.09 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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$59.96 = \$359.76$  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 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	2.875	2.875 (K)	41.49	9,786.82
2012	0.180	2.875	2.875	41.49	9,567.43
2013	0.110	2.875	2.875	41.49	9,341.65
2014	0.120	2.875	2.875	41.49	9,109.30
2015	0.410	2.875	2.875	41.49	8,870.18
2016	0.640	2.875	3.500	44.41	8,644.10
2017	1.450	2.875	4.375	48.53	8,435.77
2018	2.670	2.875	5.500	53.93	8,247.88
2019	1.570	2.875	4.500	49.27	8,023.18
2020	0.130	2.875	3.000	42.95	7,744.67
2021	0.150	2.875	3.000	42.95	7,457.69
2022	4.740	2.875	5.000 (B)	50.73	7,216.32
2023	5.380	2.875	7.000 (B)	58.85	7,008.69
2024	4.260	2.875	7.125	59.35	6,788.75
2025	3.670	2.875	6.500	56.96	6,539.14

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$56.96 = \$341.76$  per month).

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

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

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

This is not a commitment to make a loan.

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

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## 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 November 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.380	2.875	3.250	43.52	9,799.78
2012	0.390	2.875	3.250	43.52	9,592.98
2013	0.590	2.875	3.250	43.52	9,379.35
2014	0.970	2.875	3.875	46.73	9,178.49
2015	1.150	2.875	3.875	46.73	8,969.72
2016	0.980	2.875	3.875	46.73	8,752.70
2017	1.730	2.875	4.625	50.37	8,548.79
2018	2.920	2.875	4.625	50.37	8,335.24
2019	1.590	2.875	4.625	50.37	8,111.61
2020	0.200	2.875	3.125	43.94	7,833.85
2021	0.730	2.875	3.125	43.94	7,547.30
2022	4.540	2.875	3.125	43.94	7,251.65
2023	4.790	2.875	5.125 (B)	51.47	6,999.81
2024	4.010	2.875	5.125	51.47	6,734.75
2025	3.600	2.875	5.125	51.47	6,455.77

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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$51.47 = \$308.82$  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  
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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.
- \* 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 6.250 in effect in November 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 \$96.85 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 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

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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	2.875	2.875 (K)	41.49	9,786.82
2012	0.180	2.875	2.875	41.49	9,567.43
2013	0.110	2.875	2.875	41.49	9,341.65
2014	0.120	2.875	2.875	41.49	9,109.30
2015	0.410	2.875	2.875	41.49	8,870.18
2016	0.640	2.875	2.875	41.49	8,624.09
2017	1.450	2.875	2.875	41.49	8,370.83
2018	2.670	2.875	4.875 (B)	50.50	8,168.41
2019	1.570	2.875	4.500	48.80	7,945.85
2020	0.130	2.875	3.000	42.54	7,669.96
2021	0.150	2.875	3.000	42.54	7,385.67
2022	4.740	2.875	5.000 (B)	50.24	7,146.64
2023	5.380	2.875	7.000 (B)	58.28	6,941.04
2024	4.260	2.875	7.125	58.78	6,723.20
2025	3.670	2.875	6.500	56.41	6,476.01

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$56.41 = \$338.46$  per month).

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

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

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

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the  
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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 November 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.380	2.750	3.125	42.84	9,795.50
2012	0.390	2.750	3.125	42.84	9,584.52
2013	0.590	2.750	3.125	42.84	9,366.86
2014	0.970	2.750	3.750	46.02	9,162.38
2015	1.150	2.750	3.750	46.02	8,950.10
2016	0.980	2.750	3.750	46.02	8,729.74
2017	1.730	2.750	4.500	49.62	8,522.91
2018	2.920	2.750	4.500	49.62	8,306.57
2019	1.590	2.750	4.500	49.62	8,080.30
2020	0.200	2.750	3.000	43.26	7,799.76
2021	0.730	2.750	3.000	43.26	7,510.68
2022	4.540	2.750	3.000	43.26	7,212.81
2023	4.790	2.750	5.000 (B)	50.71	6,959.17
2024	4.010	2.750	5.000	50.71	6,692.56
2025	3.600	2.750	5.000	50.71	6,412.32

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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$50.71 = \$304.26$  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  
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SUPERIOR, WI 54880  
Telephone: 715-394-7778  
Web Address: www.ss-bank.com  
**Lender**

SUPERIOR, WI 54880

**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 November 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.380	3.000	3.375	44.21	9,803.97
2012	0.390	3.000	3.375	44.21	9,601.22
2013	0.590	3.000	3.375	44.21	9,391.51
2014	0.970	3.000	4.000	47.45	9,194.17
2015	1.150	3.000	4.000	47.45	8,988.81
2016	0.980	3.000	4.000	47.45	8,775.07
2017	1.730	3.000	4.750	51.12	8,574.10
2018	2.920	3.000	4.750	51.12	8,363.40
2019	1.590	3.000	4.750	51.12	8,142.46
2020	0.200	3.000	3.250	44.62	7,867.58
2021	0.730	3.000	3.250	44.62	7,583.62
2022	4.540	3.000	3.250	44.62	7,290.30
2023	4.790	3.000	5.250 (B)	52.24	7,040.22
2024	4.010	3.000	5.250	52.24	6,776.67
2025	3.600	3.000	5.250	52.24	6,498.96

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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$52.24 = \$313.44$  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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Lender

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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 November 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.380	3.000	3.375	44.21	9,803.97
2012	0.390	3.000	3.375	44.21	9,601.22
2013	0.590	3.000	3.375	44.21	9,391.51
2014	0.970	3.000	4.000	47.45	9,194.17
2015	1.150	3.000	4.000	47.45	8,988.81
2016	0.980	3.000	4.000	47.45	8,775.07
2017	1.730	3.000	4.750	51.12	8,574.10
2018	2.920	3.000	4.750	51.12	8,363.40
2019	1.590	3.000	4.750	51.12	8,142.46
2020	0.200	3.000	3.250	44.62	7,867.58
2021	0.730	3.000	3.250	44.62	7,583.62
2022	4.540	3.000	3.250	44.62	7,290.30
2023	4.790	3.000	5.250 (B)	52.24	7,040.22
2024	4.010	3.000	5.250	52.24	6,776.67
2025	3.600	3.000	5.250	52.24	6,498.96

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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$52.24 = \$313.44$  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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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 November 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.380	3.250	3.625	45.61	9,812.08
2012	0.390	3.250	3.625	45.61	9,617.23
2013	0.590	3.250	3.625	45.61	9,415.20
2014	0.970	3.250	4.250	48.90	9,224.88
2015	1.150	3.250	4.250	48.90	9,026.30
2016	0.980	3.250	4.250	48.90	8,819.13
2017	1.730	3.250	5.000	52.64	8,623.97
2018	2.920	3.250	5.000	52.64	8,418.81
2019	1.590	3.250	5.000	52.64	8,203.17
2020	0.200	3.250	3.500	46.01	7,933.88
2021	0.730	3.250	3.500	46.01	7,655.00
2022	4.540	3.250	3.500	46.01	7,366.22
2023	4.790	3.250	5.500 (B)	53.80	7,119.61
2024	4.010	3.250	5.500	53.80	6,859.07
2025	3.600	3.250	5.500	53.80	6,583.84

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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$53.80 = \$322.80$  per month).

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

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

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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 November 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.380	3.250	3.625	45.61	9,812.08
2012	0.390	3.250	3.625	45.61	9,617.23
2013	0.590	3.250	3.625	45.61	9,415.20
2014	0.970	3.250	4.250	48.90	9,224.88
2015	1.150	3.250	4.250	48.90	9,026.30
2016	0.980	3.250	4.250	48.90	8,819.13
2017	1.730	3.250	5.000	52.64	8,623.97
2018	2.920	3.250	5.000	52.64	8,418.81
2019	1.590	3.250	5.000	52.64	8,203.17
2020	0.200	3.250	3.500	46.01	7,933.88
2021	0.730	3.250	3.500	46.01	7,655.00
2022	4.540	3.250	3.500	46.01	7,366.22
2023	4.790	3.250	5.500 (B)	53.80	7,119.61
2024	4.010	3.250	5.500	53.80	6,859.07
2025	3.600	3.250	5.500	53.80	6,583.84

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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$53.80 = \$322.80$  per month).

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

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

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You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the  
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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 November 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.380	3.500	3.875	47.02	9,820.09
2012	0.390	3.500	3.875	47.02	9,633.07
2013	0.590	3.500	3.875	47.02	9,438.69
2014	0.970	3.500	4.500	50.38	9,255.12
2015	1.150	3.500	4.500	50.38	9,063.12
2016	0.980	3.500	4.500	50.38	8,862.30
2017	1.730	3.500	5.250	54.18	8,672.89
2018	2.920	3.500	5.250	54.18	8,473.30
2019	1.590	3.500	5.250	54.18	8,262.99
2020	0.200	3.500	3.750	47.43	7,999.19
2021	0.730	3.500	3.750	47.43	7,725.33
2022	4.540	3.500	3.750	47.43	7,441.02
2023	4.790	3.500	5.750 (B)	55.37	7,198.10
2024	4.010	3.500	5.750	55.37	6,940.84
2025	3.600	3.500	5.750	55.37	6,668.40

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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$55.37 = \$332.22$  per month).

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

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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 6.875 in effect in November 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 \$104.28 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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$65.69 = \$394.14$  per month).

### EXAMPLE

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

The example is based on the following assumptions:

Amount of Loan:	\$10,000.00
Term:	360 months
Payment Adjustment:	Every 12 payment(s) after remaining fixed for 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	3.250	3.375	44.21	9,803.97
2012	0.180	3.250	3.375	44.21	9,601.22
2013	0.110	3.250	3.375	44.21	9,391.51
2014	0.120	3.250	3.375	44.21	9,174.61
2015	0.410	3.250	3.375	44.21	8,950.29
2016	0.640	3.250	3.875	46.63	8,733.73
2017	1.450	3.250	4.750	50.88	8,533.71
2018	2.670	3.250	5.875	56.44	8,352.98
2019	1.570	3.250	4.875	51.64	8,135.69
2020	0.130	3.250	3.375	45.11	7,864.78
2021	0.150	3.250	3.375	45.11	7,584.59
2022	4.740	3.250	5.375 (B)	53.16	7,348.59
2023	5.380	3.250	7.375 (B)	61.55	7,145.16
2024	4.260	3.250	7.500	62.07	6,928.88
2025	3.670	3.250	6.875	59.60	6,682.38

To see what your payments would have been during that period, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, in 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$59.60 = \$357.60$  per month).

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

(B) This rate reflects a 2.000 percentage point 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  
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Telephone: 715-394-7778  
Web Address: www.ss-bank.com  
**Lender**

SUPERIOR, WI 54880

**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 7.125 in effect in November 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 (*):	3.500 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	3.500	3.625	45.61	9,812.08
2012	0.180	3.500	3.625	45.61	9,617.23
2013	0.110	3.500	3.625	45.61	9,415.20
2014	0.120	3.500	3.625	45.61	9,205.73
2015	0.410	3.500	3.625	45.61	8,988.53
2016	0.640	3.500	4.125	48.07	8,778.53
2017	1.450	3.500	5.000	52.40	8,584.25
2018	2.670	3.500	6.125	58.06	8,408.43
2019	1.570	3.500	5.125	53.17	8,196.38
2020	0.130	3.500	3.625	46.51	7,931.00
2021	0.150	3.500	3.625	46.51	7,655.85
2022	4.740	3.500	5.625 (B)	54.73	7,423.81
2023	5.380	3.500	7.625 (B)	63.28	7,223.61
2024	4.260	3.500	7.750	63.81	7,010.24
2025	3.670	3.500	7.125	61.29	6,766.37

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 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$61.29 = \$367.74$  per month).

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

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

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Lender

SUPERIOR, WI 54880

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 7.125 in effect in November 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 (*):	3.500 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	3.500	3.625	45.61	9,812.08
2012	0.180	3.500	3.625	45.61	9,617.23
2013	0.110	3.500	3.625	45.61	9,415.20
2014	0.120	3.500	3.625	45.61	9,205.73
2015	0.410	3.500	3.625	45.61	8,988.53
2016	0.640	3.500	4.125	48.07	8,778.53
2017	1.450	3.500	5.000	52.40	8,584.25
2018	2.670	3.500	6.125	58.06	8,408.43
2019	1.570	3.500	5.125	53.17	8,196.38
2020	0.130	3.500	3.625	46.51	7,931.00
2021	0.150	3.500	3.625	46.51	7,655.85
2022	4.740	3.500	5.625 (B)	54.73	7,423.81
2023	5.380	3.500	7.625 (B)	63.28	7,223.61
2024	4.260	3.500	7.750	63.81	7,010.24
2025	3.670	3.500	7.125	61.29	6,766.37

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 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$61.29 = \$367.74$  per month).

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

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

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Web Address: www.ss-bank.com  
**Lender**

SUPERIOR, WI 54880

**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 7.375 in effect in November 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 (*):	3.750 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	3.750	3.875	47.02	9,820.09
2012	0.180	3.750	3.875	47.02	9,633.07
2013	0.110	3.750	3.875	47.02	9,438.69
2014	0.120	3.750	3.875	47.02	9,236.64
2015	0.410	3.750	3.875	47.02	9,026.62
2016	0.640	3.750	4.375	49.53	8,823.13
2017	1.450	3.750	5.250	53.95	8,634.45
2018	2.670	3.750	6.375	59.70	8,463.56
2019	1.570	3.750	5.375	54.73	8,256.67
2020	0.130	3.750	3.875	47.93	7,996.89
2021	0.150	3.750	3.875	47.93	7,726.85
2022	4.740	3.750	5.875 (B)	56.33	7,498.77
2023	5.380	3.750	7.875 (B)	65.05	7,301.69
2024	4.260	3.750	8.000	65.59	7,091.15
2025	3.670	3.750	7.375	63.01	6,849.95

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 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$63.01 = \$378.06$  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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You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the  
Consumer Handbook on Adjustable Rate Mortgages on today's date.

1130 TOWER AVENUE

SUPERIOR, WI 54880

Telephone: 715-394-7778

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 7.375 in effect in November 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 (*):	3.750 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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	3.750	3.875	47.02	9,820.09
2012	0.180	3.750	3.875	47.02	9,633.07
2013	0.110	3.750	3.875	47.02	9,438.69
2014	0.120	3.750	3.875	47.02	9,236.64
2015	0.410	3.750	3.875	47.02	9,026.62
2016	0.640	3.750	4.375	49.53	8,823.13
2017	1.450	3.750	5.250	53.95	8,634.45
2018	2.670	3.750	6.375	59.70	8,463.56
2019	1.570	3.750	5.375	54.73	8,256.67
2020	0.130	3.750	3.875	47.93	7,996.89
2021	0.150	3.750	3.875	47.93	7,726.85
2022	4.740	3.750	5.875 (B)	56.33	7,498.77
2023	5.380	3.750	7.875 (B)	65.05	7,301.69
2024	4.260	3.750	8.000	65.59	7,091.15
2025	3.670	3.750	7.375	63.01	6,849.95

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 2025 the monthly payment for a mortgage amount of \$60,000 taken out in 2011 would be:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$63.01 = \$378.06$  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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Web Address: www.ss-bank.com  
**Lender**

SUPERIOR, WI 54880

**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 7.625 in effect in November 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 (*):	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 November	INDEX (%)	MARGIN (%)	INTEREST RATE (%)	MONTHLY PAYMENT (\$)	REMAINING BALANCE (\$)
2011	0.120	4.000	4.125	48.47	9,827.62
2012	0.180	4.000	4.125	48.47	9,648.00
2013	0.110	4.000	4.125	48.47	9,460.83
2014	0.120	4.000	4.125	48.47	9,265.79
2015	0.410	4.000	4.125	48.47	9,062.55
2016	0.640	4.000	4.625	51.02	8,865.31
2017	1.450	4.000	5.500	55.50	8,682.35
2018	2.670	4.000	6.625	61.36	8,516.25
2019	1.570	4.000	5.625	56.30	8,314.55
2020	0.130	4.000	4.125	49.38	8,060.20
2021	0.150	4.000	4.125	49.38	7,795.15
2022	4.740	4.000	6.125 (B)	57.94	7,571.10
2023	5.380	4.000	8.125 (B)	66.82	7,377.30
2024	4.260	4.000	8.250	67.37	7,169.76
2025	3.670	4.000	7.625	64.75	6,931.23

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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$64.75 = \$388.50$  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.