Adjustable-Rate Mortgage
Loan Program Disclosure

3/l ARM

This is not a contract nor a commitment to lend.

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering. Information on other ARM programs are available upon request.

This disclosure does not constitute a commitment to make a loan to you. If you eventually obtain a loan, the note, security instrument and related documents will establish your legal rights and obligations regarding the loan.

How your interest rate and payment are determined:

- Your interest rate will be based on an index plus a margin and rounding the result to the nearest one-eighth of one percent (.125%).
- Your payment will be based on the interest rate, loan balance, and loan term.
- The interest rate will be based on the Wall Street Journal Prime Rate, the base rate on corporate loans posted by at least 70% of the nation's 10 largest banks plus our margin.
- Information about the index is published in the Money Rates section of The Wall Street Journal.
- Your initial interest rate is based on the index/formula used to make later adjustments. As for our current interest rate and margin.
- Your index will be the most recent figure available as of the date 45 days before each Change Date. If the Index is discontinued, we may use a comparable index.

How your interest rate can change:

- Your interest rate is fixed for the first 36 months, after which the interest rate can change every 12 months to the index value plus the margin, subject to the limits below.
- Your first interest rate change cannot increase by more than 2.000 percentage points.
- Your first interest rate change cannot decrease by more than 0.000 percentage points.
- Your interest rate cannot increase or decrease by more than 2.000 percentage points at each adjustment after the first rate change.
- Your interest rate cannot increase or decrease by more than 6.000 percentage points over the term of the loan.

How your payment can change:

- Your payment can change every 12 months based on changes in the interest rate.
- Your payment may increase or decrease substantially depending on changes in the interest rate.
- You will be notified 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.
- You will be notified once each year during which interest rate adjustments, but no payment adjustments, have been made to the loan. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a $10,000 30-year loan with an initial interest rate of 7.250%, (the index plus margin of 0.500% in effect on Dec 11, 2025,) the maximum amount that the interest rate can rise under this program is 6.000 percentage points, to 13.250%, and the monthly payment can rise from a first-year payment of $68.23 to a maximum of $109.38 in the sixth year.

  To see what your payment would be, divide your loan amount by $10,000; then multiply the monthly payment by that amount. For our example, the monthly payment for a loan amount of $60,000 would be $60,000 / $10,000 = 6, and 6 x $68.23 = $409.38 per month.

  Additional features:

  - This loan does not have a conversion option to a fixed interest rate.
  - This loan does not contain a demand feature.
  - This loan does not have a prepayment penalty