

Effective October, 18, 2010

Type of Account	Rate Code	Rate	APY %	Min Balance	Penalty
Statement Savings Personal	S30	0.35%	0.35%	\$100	None
Statement Savings Business	S35	0.35%	0.35%	\$100	None
Performance Savings Tier I	PS1	0.45%	0.45%	Under \$10,000	None
Performance Savings Tier II	PS2	1.05%	1.06%	Over \$10,000	None
Health Savings Tier 1	H01	0.85%	0.85%	None	None
Health Savings \$1,000 - \$4,000	H02	0.95%	0.95%	None	None
Health Savings \$5,000 - \$9,999	H03	1.00%	1.00%	None	None
Health Savings \$10,000 - \$49,999	H04	1.35%	1.36%	None	None
Health Savings \$50,000 +	H05	1.45%	1.46%	None	None
Super Now Tier 1	SN1	0.05%	0.05%	\$100	None
Super Now Tier 2	SN2	0.10%	0.10%	\$2,500 - \$9,999	None
Super Now Tier 3	SN3	0.15%	0.15%	\$10,000 - \$24,999	None
Super Now Tier 4	SN4	0.20%	0.20%	\$25,000 - \$49,999	None
Super Now Tier 5	SN5	0.25%	0.25%	\$50,000 - \$99,999	None
Super Now Tier 6	SN6	0.25%	0.25%	\$100,000 - \$149,999	None
Super Now Tier 7	SN7	0.25%	0.25%	\$150,000 - \$199,999	None
Super Now Tier 8	SN8	0.25%	0.25%	\$200,000	None
NOW - Client Trust	D13	0.25%	0.25%	\$500	None
NOW-Total Trust T-I_CLOSED	D14	0.25%	0.25%	\$0	None
NOW-Total Trust T-II_CLOSED	D15	0.25%	0.25%	\$0	None
NOW-Total Trust T-III_CLOSED	D16	0.25%	0.25%	\$0	None
High Perf Checking Tier	D21	2.25%	2.27%	\$25	None
High Perf Checking Tier	D22	0.50%	0.50%	Over \$25,000	None
Roseville MM Tier 1	RM1	0.30%	0.30%	\$100 - \$4,999	Limited
Roseville MM Tier 2	RM2	0.40%	0.40%	\$5,000 - \$9,999	Limited
Roseville MM Tier 3	RM3	0.55%	0.55%	\$10,000 - \$24,999	Limited
Roseville MM Tier 4	RM4	0.60%	0.60%	\$25,000 - \$74,999	Limited
Roseville MM Tier 5	RM5	0.75%	0.75%	\$75,000 - \$149,999	Limited
Roseville MM Tier 6	RM6	0.80%	0.80%	\$150,000 - \$249,999	Limited
Roseville MM tier 7	RM7	0.90%	0.90%	\$250,000 - \$999,999	Limited
Roseville MM Tier 8	RM8	1.00%	1.00%	\$1,000,000	Limited
Matched Rates (Internal)	D45	0.02%	0.02%	\$100,000	None
Money Market - Choice Sweep	D55	0.50%	0.50%	\$20,000	None
Certificates Under \$10,000					
Roseville 91-180 LT \$10K	V05	0.70%	0.70%	\$2,500	Yes
Roseville 181-364 LT \$10K	V06	0.75%	0.75%	\$2,500	Yes
Roseville 1Yr -17 MO LT \$10K	V07	0.80%	0.80%	\$2,500	Yes
Roseville 18 MO-2YR LT \$10K	V30	1.10%	1.11%	\$2,500	Yes
Roseville 24 - 29 Months \$10K	V34	1.40%	1.41%	\$2,500	Yes
Roseville 30-35 months \$10K	V44	1.75%	1.76%	\$2,500	Yes
Roseville 36 months under \$10,	V51	2.15%	2.17%	\$2,500	Yes

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<u>Certificates \$10,000 - \$99,000</u>					
Roseville 91-180 LT \$100K	V10	0.95%	0.95%	\$10,000	Yes
Roseville 181-364 LT \$100K	V11	1.10%	1.11%	\$10,000	Yes
Roseville 1 Yr-17 MO LT \$100K	V12	1.20%	1.21%	\$10,000	Yes
Roseville 18MO-2YR LT \$100K	V31	1.30%	1.31%	\$10,000	Yes
Roseville 24-29 months \$100K	V35	1.50%	1.51%	\$10,000	Yes
Roseville 30-35 months \$100K	V45	1.55%	1.56%	\$10,000	Yes
Roseville 36 Mos \$10K	V47	2.15%	2.17%	\$10,000	Yes
<u>Certificates of \$100,000 or more</u>					
Roseville 91-180 GT \$100K	V15	1.05%	1.06%	\$100,000	Yes
Roseville 181-364 GT \$100K	V16	1.20%	1.21%	\$100,000	Yes
Roseville 1 Yr-17 MO GT \$100K	V17	1.45%	1.46%	\$100,000	Yes
Roseville 18Mo-2YR GT \$100K	V32	1.55%	1.56%	\$100,000	Yes
Roseville 24 - 29 months under	V49	1.75%	1.76%	\$100,000	Yes
Roseville 30 - 35 months under	V50	1.80%	1.81%	\$100,000	Yes
Roseville 36 months \$100K	V48	2.25%	2.27%	\$100,000	Yes
<u>Variable Options</u>					
Roseville Variable (A)	V22	0.19%	0.19%	\$10,000	Yes
Roseville Variable (B)	V25	0.29%	0.29%	\$10,000	Yes
Roseville Variable (C)	V24	0.37%	0.37%	\$10,000	Yes
<u>IRA Accounts</u>					
Roseville Fixed IRA 18 MO	V20	1.40%	1.41%	\$500	Yes
Roseville Fixed IRA 36 MO	V21	2.15%	2.17%	\$500	Yes
<u>Certificate Specials</u>					
Adjust-a-rate 1 year Term	S67	1.15%	1.16%	\$10,000	Yes
Adjust a Rate 30 month	S65	1.60%	1.61%	\$1,000	Yes
Adjust-A-Rate 3 years	S66	2.05%	2.07%	\$2,500	Yes
<u>Specials - Current Customers</u>					
Traditional Choice 2 Years	S81	1.65%	1.66%	\$2,500	Yes
Traditional Choice CD 3 Years	S82	2.15%	2.17%	\$2,500	Yes
Add-On Choice CD 2 years	S83	1.60%	1.61%	\$2,500	Yes
Add-On Choice CD 3 years	S84	1.95%	1.97%	\$2,500	Yes
<u>CDARS of \$200,000 or more</u>					
4 Weeks		0.60%	0.60%	\$200,000	Yes
13 Weeks		0.95%	0.95%	\$200,000	Yes
26 Weeks		1.10%	1.11%	\$200,000	Yes
One Year		1.25%	1.26%	\$200,000	Yes
Two Years		1.50%	1.51%	\$200,000	Yes
Three Years		1.95%	1.97%	\$200,000	Yes
<u>Loan Rates, Limits and Analysis</u>					
			L06	Prime Rate	3.25%
<u>Earnings</u>					
<u>As Of 9/30/10</u>					
Unsecured Legal Lending Limit	\$17,218		L04	12th District COFI	1.71%
09/30/10			L09	Treasury 1-YR Annual	0.41%
Secured Legal Lending Limit	\$28,697		L02	1 Year Treasury Index	0.25%
09/30/10			INV	Analysis	0.16%
House Unsecured Legal Limit	\$11,223			Investment Rate	
09/30/10			L05	EE Bonds - May - October	1.40%
House Secured Legal Limit	\$18,705		L07	I Bonds - July	1.74%
09/30/10					