

Dividends

July 2019

Board Raises Rate Again

At its June meeting, the DOY Board of Directors declared a dividend increase of five (5) basis points across all tiers. This was due to DOY's strong earnings in the second quarter. With these rates DOY's upper tiers again far outdistance any passbook savings rates of any other financial institution. These rates even beat most short-term CD rates. Just look at these great rates!

Note: Institutional rates remain the same as the 4th quarter of 2018.

SHARE AMOUNT	TOTAL DIVIDEND	APY DIVIDEND
\$10-\$199.99	0.000%	0.000%
\$200-\$999.99	1.250%	1.257%
\$1000-\$4,999.99	1.550%	1.561%
\$5,000-\$9,999.99	1.650%	1.663%
\$10,000-\$19,999.99	1.850%	1.866%
\$20,000 - and up	2.050%	2.069%
Checking accts	1.550%	1.561%
Institutional accts		
\$10-\$499.99	0.000%	0.0000%
\$500-\$4,999	0.090%	0.0900%
\$5,000-\$10,000	0.100%	0.1000%
\$10,000 & up	0.100%	0.1000%