

Bonus Remains - Upper Tier Still 2.0%

The year-end bonus of 0.15% awarded last quarter has been retained for the first quarter dividend. Normally the bonus is only declared as a year-end event. The dividends then revert back to the third quarter rates and are adjusted according to DOY's first quarter performance. Since the first quarter has shown strong earnings, the Board has increased the dividend equal to the entire year-end bonus of 0.15%. DOY's upper tier is now at a whopping 2.00%. Even our lower tiers far outdistance any passbook saving rates at any bank or credit union in the area. With these rates DOY's upper tiers again outdistance nearly all short-term CD rates (one year or less). Even the uninsured money market funds held in major brokerage houses don't come close to DOY's rates. Also, our checking account members who only need to keep an average balance of \$400, earn interest greater than most passbook savings accounts. As long as a sufficient number of our members continue to use DOY for their borrowing needs, savers will continue to enjoy these higher interest rates.

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

SHR AMT	TOTAL DIV	APY DIV
\$10-199.99	0.00%	0.000%
\$200-999.99	1.25%	1.257%
\$1000-4999.99	1.50%	1.511%
\$5000-9999.99	1.60%	1.612%
\$10,000-19,999.99	1.80%	1.815%
\$20,000 - and up	2.00%	2.020%
Checking accts	1.50%	1.511%
Institutional accts	\$10-499.99	0.00%
	\$500-4,999	0.090%
	\$5,000-10,000	0.100%
	\$10,000 & up	0.120%