

DOY's Rates Increase Again

Again due to strong financial performance this past quarter, DOY has again increased the dividends in all tiers. Second and third quarters' loan demand remained sufficiently strong to not only maintain DOY's high dividend rates but increase them as well. Also, there has been a slight increase in DOY's short-term investments' interest rates helping to increase the overall net income for the quarter. This has prompted the Board to again increase the dividends this time by 0.10% in every tier. In this low interest rate environment, it's great news when any financial institution raises its rates. With these rates DOY's upper tiers again outdistance nearly all local short-term CD rates (one year or less) and the uninsured money market funds held in major brokerage houses. Just remember, *great participation provides great rates!!!*

Note: Institution rates remain the same as last quarter.

SHR AMT TIER	TOTAL DIV	APY DIV
\$10-199.99	0.00%	0.00%
\$200-999.99	0.45%	0.450%
\$1000-4999.99	0.60%	0.600%
\$5000-9999.99	0.70%	0.700%
\$10,000-19,999.99	0.90%	0.903%
\$20,000- and up	1.10%	1.105%
checking accts	0.60%	0.600%
institutional accts	\$10-499.99	0.00%
	\$500-4,999	0.010%
	\$5,000-10,000	0.020%
	\$10,000 & up	0.040%