

### When Will It Stop?

The rates keep going up. This is now the seventh quarter in a row that dividends have increased. The four upper tiers were increased by twenty-five basis points (0.25%). Keep in mind that these rates are for July, August and September. When comparing rates with other financial institutions, make sure you compare rates for the past three months and not the current month. And check out the checking account rate! Where can you find a checking account that pays 1.25% interest by only keeping a minimum balance of only \$400?

Also, if your comparing DOY's rates with short term CDs, there are no time restrictions. Your money is fully liquid and can be withdrawn at any time without penalty. Don't miss out on these great rates. If you have any extra funds in your checking account or in a regular passbook savings account, you need to move your money to DOY. Remember, *great participation provides great rates!!!*

*Note: Institution rates were again slightly increased.*

SHR AMT	TOTAL DIV	APY DIV
\$10-199.99	0.00%	0.000%
\$200-999.99	1.00%	1.005%
\$1000-4999.99	1.25%	1.258%
\$5000-9999.99	1.35%	1.359%
\$10,000-19,999.99	1.55%	1.562%
\$20,000- and up	1.75%	1.765%
checking accts	1.25%	1.258%
institutional accts	\$10-499.99	0.00%
	\$500-4,999	0.070%
	\$5,000-10,000	0.080%
	\$10,000 & up	0.100%