



The dividend rates for the third quarter were increased .70% across all tiers by the Board of Directors at their September Meeting. The upper tier is now 4.20%! These dividends are for the months of July, August, and September. DOY's rates far exceed other financial institution's savings accounts. The Board's philosophy is to divert a major portion of its quarterly income to its members in the form of high dividend rates and low loan rates. Check out these GREAT RATES!