

**Dividends Increased**

The DOY Board of Directors voted to increase the second quarter dividend rate by twenty-five basis points. Members should remember that the dividends are for April, May, and June. Again, DOY's rates far outdistance other financial institutions. As always, your savings are fully liquid; meaning you can withdraw your funds at any time without a penalty. DOY will continue to re-evaluate their rates on a quarterly basis and adjust them accordingly to reflect changing market conditions. DOY remains committed to providing competitive savings and loan interest rates to its members.