

**Dividends Increased**

The dividend for the first quarter was increased slightly by five basis points. Members should remember that the dividends are for January, February, and March. When comparing rates with the other financial institutions, the member should make the comparison with the same exact months. Rates for the first quarter for other financial institutions' savings were still near zero. And don't forget, your savings are fully liquid; meaning you can withdraw them at any time without a penalty. See the News & Notes tab to read how the DOY Board of Directors determines the dividend rates.