



## Interest Rates Lowered

At its March meeting, the DOY Board of Directors voted to maintain dividends across all tiers excluding the year-end dividend bonus. To maintain these above market rates, DOY's members must continue to use DOY for their borrowing and savings needs. Members can benefit from great rates on Mortgage and Auto Loans. In addition, DOY has slashed signature loan rates. For more information, call 330-744-5680 and speak to a friendly DOY representative.

Note: Institutional rates will remain the same as the 4th quarter of 2020.

### ***DIVIDEND RATES***

<b>Share Amount</b>	<b>Dividend</b>	<b>APY</b>
\$10 - \$999.99	0.000%	0.00000%
\$200 - \$999.99	0.010%	0.01000%
\$1,000 - \$4,999.99	0.050%	0.05001%
\$5,000 - \$9,999.99	0.100%	0.10005%
\$10,000-\$19,999.99	0.250%	0.25025%
\$20,000 & up	0.450%	0.45056%
<b>Checking</b>	0.050%	0.05001%
<b>Institutional Accounts</b>		
\$10 - \$499	0.000%	0.00000%
\$500 - \$4,999	0.020%	0.02000%
\$5,000 - \$9,999	0.025%	0.02500%
\$10,000 & up	0.035%	0.03501%