

Interest Rates Lowered

At its December meeting, the DOY Board of Directors voted to decrease dividends across all tiers. The Board also approved a year-end bonus to all savers except institution accounts. With the Bonus, savings rates will remain the same as last quarter. 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 auto, mortgage, and signature loans. For more information, call 330-744-5680 and speak to a friendly DOY representative.

Share Amount Tier	4th QTR DIVIDEND	BONUS	TOTAL DIVIDEND	APY
\$10 - \$199.99	0.000%	0.000%	0.000%	0.000%
\$200 - \$999.99	0.010%	0.040%	0.050%	0.050%
\$1,000 - \$4,999.99	0.050%	0.100%	0.150%	0.150%
\$5,000 - \$9,999.99	0.100%	0.150%	0.250%	0.250%
\$10,000 - \$19,999.99	0.250%	0.200%	0.450%	0.451%
\$20,000 & up	0.450%	0.200%	0.650%	0.652%
Checking	0.050%	0.100%	0.150%	0.150%
Institutional Accounts				
\$10 - \$499	0.000%		0.000%	0.0000%
\$500 - \$4,999	0.020%		0.020%	0.0200%
\$5,000 - \$9,999	0.025%		0.025%	0.0250%
\$10,000 - \$999,999	0.035%		0.035%	0.0350%