

Wow!! Bonus Moves Upper Tier to 1.10%

Dividends for the fourth straight quarter remained the same (see 2nd column below); however, the Board has again assigned a portion of the year end's earnings allowing a bonus of twenty-seven points to all savers (see columns 3 and 4 below). The upper tier with this bonus is at an unbelievable rate of 1.10%. To compare, the highest one-year CD rate at any stable, locally, federally insured bank according to the mid-December 2015, *Business Journal* was only 0.23%. Most local banks posted one year rates of 0.20% or lower. In viewing rates from all over the country, the highest six-month CD as of 12/23/15 was 0.87%. And remember DOY's rates are for the previous three months (Oct., Nov., Dec.) and can be withdrawn without penalty.

Remember these rates include a year-end bonus of 0.27%. When the first quarter rates of 2016 are determined, they will be based on the 4th quarter dividend listed on the second column below. DOY's rates are solely determined on how well DOY is performing relative to its income (interest on loans and investments) and expenses (dividends and operating costs). To maintain these above market rates, DOY's members must continue to use DOY for its borrowing and savings needs. Without the membership's active participation, these high rates would not be possible.

SHR AMT TIER	4 th QTR DIVIDEND	BONUS	TOTAL DIV	APY DIV
\$10-199.99	0.00%	0.00%	0.00%	0.000%
\$200-999.99	0.18%	0.27%	0.45%	0.450%
\$1000-4999.99	0.33%	0.27%	0.60%	0.602%
\$5000-9999.99	0.43%	0.27%	0.70%	0.703%
\$10,000-19,999.99	0.63%	0.27%	0.90%	0.904%
\$20,000- and up	0.83%	0.27%	1.10%	1.110%
checking accts	0.33%	0.27%	0.60%	0.602%
institutional accts	\$10-\$499		0.000%	0.000%
	\$500-\$4,999		0.070%	0.070%
	\$5,000-\$10,000		0.090%	0.090%
	\$10,000 & up		\$0.110%	0.110%