

### DOY's Rates Increase Again

Again due to strong financial performance this past quarter, DOY has increased the dividends in all tiers. Increase in DOY's short term CD rates have provided DOY with the additional income to increase dividends and DOY's loan income has remained strong. This enabled the Board of Directors to increase all tiers by twenty basis points. The upper tier is now at a great rate of 1.50%: Keep in mind that these rates are for April, May, and June. When comparing rates with other financial institutions, make sure you compare rates for the past three months and not the current month. Remember, *great participation provides great rates!!!*

*Note: Institution rates for all tiers were increased by 5 basis points.*

SHR AMT	TOTAL DIV	APY DIV
\$10-199.99	0.00%	0.000%
\$200-999.99	0.85%	0.853%
\$1000-4999.99	1.00%	1.005%
\$5000-9999.99	1.10%	1.105%
\$10,000-19,999.99	1.30%	1.308%
\$20,000- and up	1.50%	1.511%
checking accts	1.00%	1.005%
institutional accts	\$10-499.99	0.00%
	\$500-4,999	0.060%
	\$5,000-10,000	0.070%
	\$10,000 & up	0.090%