

### DOY's Rates Increase Again

Again due to strong financial performance this past quarter, DOY has again increased the dividends in all tiers. Second and third quarters' loan demand have increased sufficiently to not only maintain DOY's high dividend rates but increase them as well. Also, there has been a slight increase in DOY's short-term investments' interest rates helping to increase the overall net income for the quarter. This has prompted the Board to again increase the dividends this time by 0.05% in every tier. With this increase the dividends for the past two quarters have increase by 0.13% (see rate chart below). When was the last time your financial institution told you the interest rate on savings accounts will increase? In this very low interest rate environment even a slight increase in rates is welcome news. With these rates DOY's upper tiers again outdistance nearly all short term CD rates (one year or less) and the uninsured money market funds held in major brokerage houses. Just remember, *great participation provides great rates!!!*

*Note: Institution rates remain the same as last quarter.*

SHR AMT	TOTAL DIV	APY DIV
\$10-199.99	0.00%	0.00%
\$200-999.99	0.18%	0.18%
\$1000-4999.99	0.33%	0.34%
\$5000-9999.99	0.43%	0.43%
\$10,000-19,999.99	0.63%	0.65%
\$20,000- and up	0.83%	0.85%
checking accts	0.33%	0.34%
institutional accts	\$10-\$499	0.00%
	\$500-\$4,999	0.010%
	\$5,000-\$10,000	0.020%
	\$10,000 & up	0.040%