

DOY's Rates Slightly Increase

Before you decide to call DOY about the rate increase not actually increasing, just remember last quarter's rates had a year-end bonus included. If you remove the bonus of 0.27% from last quarter's dividend, you will notice the slight increase in rates. Counting last quarter's bonus this is the fourth consecutive quarter that DOY has raised its dividend. As mentioned numerous times in the past, when was the last time your financial institution told you the interest rate on savings accounts will increase? In this very low interest rate climate 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). Even the uninsured money market funds held in major brokerage houses don't come close to DOY's rates. Also, our checking account members who keep just an average balance of only \$400, earn interest greater than some short term CDs. As long as a sufficient number of our members use DOY for their borrowing needs, savers will continue to enjoy these higher interest rates.

Note: Institution rates remain the same as the 3rd quarter of 2015

SHR AMT TIER	Total Div	APY Div
\$10-199.99	0.00%	0.00%
\$200-999.99	0.20%	0.18%
\$1000-4999.99	0.35%	0.34%
\$5000-9999.99	0.45%	0.44%
\$10,000-19,999.99	0.65%	0.65%
\$20,000- and up	0.85%	0.85%
checking accts	0.35%	0.34%
institutional accts	\$10-\$499	0.00%
	\$500-\$4,999	0.010%
	\$5,000-\$10,000	0.020%
	\$10,000 & up	0.040%