

## Rates Remain High

DOY has consistently offered rates that are substantially above current market rates. This quarter the Board decided to keep rates at the same high level as the previous quarter. DOY's rates remain considerably higher than local bank savings accounts. The upper tiers outdistance nearly all short term CD rates and the uninsured money market funds held in major brokerage houses. However, to keep our rates high, DOY must continue to lend out the vast majority of the new deposits to good borrowers and not rely on investment income to fund our dividend expense. Just remember, *great participation provides great rates!!!*

SHR AMT	TOTAL DIV	APY DIV
\$10-199.99	0.00%	0.00%
\$200-999.99	0.20%	0.20%
\$1000-4999.99	0.35%	0.35%
\$5000-9999.99	0.45%	0.45%
\$10,000-19,999.99	0.65%	0.65%
\$20,000- and up	0.85%	0.86%
checking accts	0.35%	0.35%
institutional accts	\$10-499.99	0.00%
	\$500-4,999.99	0.010%
	\$5,000-10,000	0.020%
	\$10,000 & up	0.040%