



**Rates Unchanged**

This quarter the Board decided to keep rates at the same high level as the previous quarter. These rates are considerably higher than any saving rates of local banks. Even DOY’s checking account rates are higher than most banks’ regular saving accounts. The upper tier rates outdistance nearly all short-term CD rates in the tri-county area. To keep our rates high, DOY must continue to lend out the majority of **its new deposits to good borrowers and not rely on investment income to fund DOY’s dividend expense. Just remember, great participation provides great rates!!!**

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

SHR AMT TIER	TOTAL DIV	APY DIV
\$10-199.99	0.00%	0.00%
\$200-999.99	0.20%	0.20%
\$1,000-4,999.99	0.35%	0.35%
\$5,000-9,999.99	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	0.010%
	\$5,000-10,000	0.020%
	\$10,000 & up	0.040%