

PRESS RELEASE

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**HOME LOAN FINANCIAL CORPORATION
ANNOUNCES DIVIDEND OF \$.10 PER SHARE**

COSHOCTON, OHIO, October 11, 2000 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$.10 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable November 10, 2000, to shareholders of record as of October 27, 2000.

Home Loan Financial Corporation (Nasdaq: HLFC) became the holding company for The Home Loan Savings Bank upon the Bank's conversion from mutual to stock form on March 25, 1998.

The Home Loan Savings Bank has two offices located in Coshocton, Ohio and a branch in West Lafayette, Ohio.