

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION  
ANNOUNCES DIVIDEND OF \$.115 PER SHARE**

COSHOCTON, OHIO, October 10, 2001 – The Board of Directors of Home Loan Financial Corporation (Nasdaq: HLFC) has declared a cash dividend in the amount of \$.115 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable November 9, 2001, to shareholders of record as of October 26, 2001.

Home Loan Financial Corporation is the holding company for The Home Loan Savings Bank. The Home Loan Savings Bank has two offices located in Coshocton, Ohio and a branch in West Lafayette, Ohio.