

**HOME LOAN FINANCIAL CORPORATION**  
**413 Main Street**  
**Coshocton, OH 43812-1547**

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION**  
**INCREASES DIVIDEND TO \$0.25 PER SHARE**

COSHOCTON, OHIO, January 12, 2016 – The Board of Directors of Home Loan Financial Corporation (OTCBB: HLFN) has declared a cash dividend in the amount of \$0.25 per common share, according to Robert C. Hamilton, Chairman and CEO. The dividend is payable February 12, 2016, to shareholders of record as of January 29, 2016.

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, a branch in West Lafayette, Ohio and a branch in Mount Vernon, Ohio.