

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

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION**  
**ANNOUNCES DIVIDEND OF \$0.20 PER SHARE**

COSHOCTON, OHIO, January 13, 2010 – The Board of Directors of Home Loan Financial Corporation (OTCBB: HLFN) has declared a cash dividend in the amount of \$0.20 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable February 12, 2010, to shareholders of record as of January 29, 2010.

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 Mt. Vernon, Ohio.