

PRESS RELEASE

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**HOME LOAN FINANCIAL CORPORATION
INCREASES DIVIDEND 12.5% TO \$.135 PER SHARE**

COSHOCTON, OHIO, July 10, 2002 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$.135 per common share, according to Robert C. Hamilton, President and CEO. This dividend represents a 12.5% increase from the previous rate. The dividend is payable August 9, 2002, to shareholders of record as of July 26, 2002.

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.