

PRESS RELEASE

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Contact: Preston Bair, Chief Financial Officer

Telephone: (740) 622-0444

**HOME LOAN FINANCIAL CORPORATION
ANNOUNCES DIVIDEND OF \$.20 PER SHARE AND
THE PAYMENT OF A \$.075 SPECIAL DIVIDEND**

COSHOCTON, OHIO, July 14, 2010 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$.20 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable August 13, 2010, to shareholders of record as of July 30, 2010.

In an ongoing effort to manage capital, the Board also declared a special one-time dividend of \$.075 per common share payable on August 13, 2010, to shareholders of record as of July 30, 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.