

PRESS RELEASE

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**HOME LOAN FINANCIAL CORPORATION
ANNOUNCES DIVIDEND OF \$.20 PER SHARE AND
THE PAYMENT OF A \$.05 SPECIAL DIVIDEND**

COSHOCTON, OHIO, July 15, 2009 – 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 14, 2009, to shareholders of record as of July 31, 2009.

In an ongoing effort to manage capital, the Board also declared a special one-time dividend of \$.05 per common share payable on August 14, 2009, to shareholders of record as of July 31, 2009.

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.