

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

PRESS RELEASE

FOR IMMEDIATE RELEASE

Contact: Preston Bair, Chief Financial Officer
Telephone: (740) 622-0444

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

COSHOCTON, OHIO, October 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 November 12, 2010, to shareholders of record as of October 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 Mount Vernon, Ohio.