

**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, January 14, 2009 – 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, CEO and Chairman of the Board. The dividend is payable February 13, 2009, to shareholders of record as of January 30, 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.