

PRESS RELEASE

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HOME LOAN PROMOTES OFFICERS

Coshocton, Ohio, October 9, 2002 – Robert C. Hamilton, President and CEO of The Home Loan Savings Bank has announced that Kyle R. Hamilton was promoted to Executive Vice President and appointed to the bank's Board of Directors. Laura L. Miller was also promoted to Assistant Vice President.

Kyle Hamilton joined The Home Loan Savings Bank in 1993 as a management associate and has assumed increasing responsibilities over the past nine years. He will continue as Head of Lending and will assist the CEO in providing broad managerial direction of bank activities and direct senior management in other functional areas.

Hamilton is a graduate of Ridgewood High School and Malone College with a degree in Business Administration. An avid hunter and sportsman, he is very active in Ducks Unlimited and the National Wild Turkey Federation. He also attends Coshocton Christian Tabernacle and lives in West Lafayette with his wife, Heather and son, Hunter.

Miller joined Home Loan in February of 2000 as an administrative assistant to the President. She has over 16 years experience in finance and her responsibilities have expanded to include new accounts, collections, and loans origination. As a Banking Officer and Manager of the Main Office, she will continue to be responsible for customer service and loan development.

A graduate of Ridgewood High School, Miller completed a dual associate's degree in Business Management and Computer Technology from Kent State University. She is an active member of the Chili Crossroads Bible Church where she teaches Sunday school. She currently resides in the Bakersville area with her husband Jay and children Tal and Danielle.