

PRESS RELEASE

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**HOME LOAN FINANCIAL CORPORATION
INCREASES DIVIDEND 11% TO \$0.15 PER SHARE**

COSHOCTON, OHIO, October 9, 2002 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$0.15 per common share, according to Robert C. Hamilton, President and CEO. This dividend represents an 11% increase from the previous rate. The dividend is payable November 8, 2002, to shareholders of record as of October 25, 2002.

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 and a branch in West Lafayette, Ohio.