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April 20, 2012

Dear Fellow HARI Owner,

Our board and our CEO have performed poorly. However, their truly inexcusable fault, I believe, is failing as stewards of our Bank.

HARI is a small bank. It only earned $149,000 in 2010 and $4,000 in 2011. For our Bank's poor performance the board paid Mr. Seyller $332,663 in compensation last year against $178,236 the year before. Where's the oversight? Where are the stewards of our capital? Our Bank has been more profitable for Mr. Seyller than all of the shareholders combined.

In the cover letter for HARI's yearly earnings, Mr. Seyller states, "the directors and officers… will continue to work to the best of our abilities for you, our shareholders." The Bank eked out a single penny yearly profit, (based on an accounting technicality for the valuation allowance against a deferred tax asset). HARI has lost money over the past 5-year period. Non-performing assets have increased. If this is the best of their abilities, HARI should be sold to another bank.

This election is our opportunity to hold Mr. Seyller and the board accountable. If you are interested in maximizing shareholder value, please vote our GREEN proxy card for Peter Wilson, a solid outsider who is committed to maximizing shareholder value for all owners. The current board and Mr. Seyller have failed as managers of our Bank.

Thank you for your time and support.

Sincerely,

/s/ Joseph Stilwell