THE STILWELL GROUP
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April 2, 2013

Dear Fellow Shareholder,

I am writing because we are running an independent nominee for a seat on HARI'S Board of Directors for the second year.

Since going public in 2010, we believe HARI's performance has been poor to mediocre, at best. According to HARI's itself,[1] their average return on equity for the past three years was 1.94%, which we believe is sub-par. (According to the FDIC, the average ROE for all FDIC insured savings institutions from 2010 to 2012 was 7.52%, or 5.43% for institutions with similar asset size).[2] We believe HARI's board and management has had reasonable amount of time to turn the Bank into an institution that can provide meaningful return to its owners, and they have failed to do so.

We believe the returns to shareholders remain unsatisfactory and, therefore, the Bank should explore a merger or sale to a better-run institution in order to maximize shareholder value.

Our nominee shares our beliefs. Vote for our candidate to ensure that one board seat is committed to representing shareholders.

Thank you for your time and support.

Sincerely,
/s/ Joseph Stilwell
Joseph Stilwell

[1] HARI's Form 10K filed with the Securities and Exchange Commission on March 22, 2013
[2] See http://www2.fdic.gov/qbp/2010dec/all3a2.html http://www2.fdic.gov/qbp/2011dec/all3a2.html; and http://www2fdic.gov/qbp/2012dec/all3a2.html (used to calculate average for institutions with similar size); See also http://www2.fdic.gov/qbp/2012dec/allla.html (all institution average).