THE STILWELL GROUP
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April 18, 2013

Dear Fellow Shareholder,

We believe the HARI Board needs strong-minded, independent directors who will act in the best interest of public shareholders, the *owners* of the Company. With our opportunity to run for one of seven board seats, we are asking for your support to add a fresh perspective to the current Board.

We have nominated Mark Saladin because he is committed to representing the shareholders and to maximizing shareholder value. Mark, a partner at the Woodstock law firm of Zanck, Coen, Wright & Saladin, P.C., is an accomplished, active member of the McHenry community. He serves as a director on the boards of the City Council of Woodstock and the McHenry County Youth Sports Association (MCYSA). We believe Mark will be a valuable addition to the HARI Board by working productively with the other directors to achieve positive results while contributing an outside viewpoint.

HARI's Board and Management have been unable to generate returns that we consider sufficient for HARI to remain an independent company. Therefore, we believe HARI should sell to a better-run community bank. Mark Saladin shares our belief that this is the best way to maximize shareholder value.

Sincerely,

/s/ Joseph Stilwell