THE STILWELL GROUP
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April 22, 2014

Dear Fellow HARI Owner,

Upon the mandatory retirement of a corporate director (due to age), who did our board nominate to replace him? None other than his son. The younger man's other qualifications seem to center around being the store manager of Buck Bros., Inc. Being a bank director requires a degree of financial or legal sophistication. Without passing judgment about this man's character or his interest in serving a community institution, one can surely say that he's not the most qualified individual to be a director of our Bank.

Having invested in hundreds of community banks over the years, I can't recall ever seeing a board try a move like this. Directorships (and the perquisites they entail) aren't meant to be passed down from father to son like an English Dukedom. It makes me wonder what kind of misguided group dynamic is at play with our Company's board.

As the Company's largest shareholder, I have nominated a qualified professional for HARI's board. Mark graduated from The John Marshall School of Law. He's been a Partner at the Crystal Lake law firm of Zanck, Coen, Wright & Saladin, P.C. since 1998. Mark specializes in business, corporate and real estate law, and he's advised corporate boards and corporate officers. He's also a City Council Member for Woodstock.

Mark would make an extremely capable director for our Bank, and he'd bring a fresh perspective to the board at HARI. In my estimation there's something wrong when a bank has paid its executives more than it has earned for shareholders over the past five years.[1] Mark will focus on appropriate oversight on behalf of HARI's owners.

Please vote the GREEN proxy card for Mark Saladin—professionalism over nepotism.

Sincerely,

/s/ Joseph Stilwell

[1] Total compensation to CEO and CFO of $2,151,011 compared to total net income of $1,462,000 for the five years ended December 31, 2013, as reported in HARI's proxy statements and annual reports on Form 10-K.