



FOR IMMEDIATE RELEASE
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FOR FURTHER INFORMATION
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Harleysville Savings Financial Corporation Announces Regular Cash Dividend and Earnings for the First Fiscal Quarter 2016

Harleysville, PA, January 27, 2016 – Harleysville Savings Financial Corporation (OTCQX:HARL) reported today that the Company's Board of Directors declared a regular quarterly cash dividend of \$.21 per share on the Company's common stock. The cash dividend will be payable on February 24, 2016 to stockholders of record on February 10, 2016.

Net income for the quarter ended December 31, 2015 was \$1,274,000 or \$.34 per diluted share compared to \$1,221,000 or \$.32 per diluted share for the same quarter last year.

Ron Geib, Chief Executive Officer of the Company, stated, "We continue to be pleased with our strong financial results despite the current economic conditions our country is continuing to encounter and look forward to another year of creating value for our stakeholders."

We are also pleased with the growth that we have seen in our transactional deposit accounts, total loans, tangible book value, earnings per share, and the interest rate spread over the prior quarter and prior year amounts.”

The Company’s assets totaled \$773.7 million compared to \$773.6 million a year ago, and stockholders’ tangible book value increased to \$17.35 per share from \$16.88 a year ago.

Harleysville Savings Financial Corporation is traded on the OTCQX market under the symbol HARL (<http://www.otcm Markets.com>) and is the holding company for Harleysville Savings Bank. Established in 1915, Harleysville Savings Bank is a Pennsylvania chartered and federally insured savings bank, headquartered in Harleysville, PA. The Bank operates from six full-service offices located in Montgomery County and one office located in Bucks County, Pennsylvania.

This presentation may contain forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995). Actual results may differ materially from the results discussed in these forward-looking statements. Factors that might cause such a difference include, but are not limited to, general economic conditions, changes in interest rates, deposit flows, loan demand, real estate values and competition; changes in accounting principles, policies, or guidelines; changes in legislation or regulation; and other economic; competitive, governmental, regulatory, and technological factors affecting the Company's operations, pricing, products and services.