



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

Harleysville, PA., April 20, 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 May 18, 2016 to stockholders of record on May 4, 2016.

Net income for the second quarter was \$1,356,000 or \$.36 per diluted share compared to \$1,345,000 or \$.36 per diluted share for the same quarter last year.

Net income for the six months ended March 31, 2016 amounted to \$2,630,000 or \$.70 per diluted share compared to \$2,566,000 or \$.68 per diluted share for the same six-month period a year ago.

“We are pleased with our second quarter results as they reflect positive trends in interest margin, asset quality and efficiency. We continue to increase the number of relationships with small businesses and customers wanting to establish loans and their

checking and savings accounts with a locally owned and managed community bank,” said Ron Geib, Chief Executive Officer.

The Company’s assets totaled \$758.8 million compared to \$763.9 million a year ago. Stockholders’ tangible book value increased 2.5% to \$17.46 per share from \$17.04 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.