



FOR IMMEDIATE RELEASE
July 20, 2016

FOR FURTHER INFORMATION
Brendan J. McGill
President/COO
215-256-8828

Harleysville Savings Financial Corporation Announces Regular Cash Dividend and Third Quarter Earnings for Fiscal Year 2016

Harleysville, PA., July 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 August 17, 2016 to stockholders of record on August 3, 2016.

Net income for the third quarter was \$1,369,000 or \$.36 per diluted share compared to \$1,147,000 or \$.30 per diluted share for the same quarter last year.

Net income for the nine months ended June 30, 2016 amounted to \$3,999,000 or \$1.06 per diluted share compared to \$3,713,000 or \$.98 per diluted share for the same nine-month period a year ago.

Ron Geib, Chief Executive Officer of the Company, stated, “We continue to experience positive results by adhering to our fundamental operating principals of

maintaining prudent underwriting standards, investing in high credit quality assets, and practicing sound capital management.

Despite the extended low interest rate environment our Team was able to increase our total loans, transaction accounts, tangible book value and stockholders' equity to assets over the prior quarter and prior year amounts. In addition we are pleased with how the balance sheet is positioned in the current environment.”

The Company's assets totaled \$759.9 million compared to \$769.8 million a year ago. Stockholders' tangible book value increased 2.7% to \$17.62 per share from \$17.15 a year ago.

Harleysville Savings Financial Corporation is traded on the OTCQX market under the symbol HARL (<http://www.otcmarkets.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.