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NEWS RELEASE

FOR IMMEDIATE RELEASE

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Home Bank Now Opening Health Savings Accounts

Martinsville, Indiana, November 3, 2015---In an effort to help our community save in advance for their health care expenses, Home Bank is now opening health savings accounts (HSA).

Many employers are now suggesting their employees utilize a health savings account (HSA) as part of their insurance plans. Health savings accounts can be opened at any of Home Bank's locations or online through their website.

A health savings account is typically paired with a high-deductible health insurance plan and alleviates out-of-pocket expenditures such as co-pays and deductibles. For the 2015 tax year, an HSA allows you to annually contribute up to \$3,350 for individual coverage or \$6,650 for family coverage to your account tax free. By contributing to your account over time, account holders build a fund that can be used to pay future medical expenses. Any interest, dividends, or capital gains earned also remain tax-free as long as they stay in the account and are used only for health-care expenses. Please seek the advice of a professional tax adviser for questions related to health savings accounts.

Home Bank SB was chartered in 1890 as a mutual institution which essentially means that it is owned by its depositors. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support.