

Hastings City Bank News Release

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HCB Financial Intends to Expand

Facility Purchased in Marshall MI.

HCB Financial Corp. (Company) announced today plans to open the seventh branch office of its subsidiary Hastings City Bank in Marshall, MI. Pending regulatory approval, the office is scheduled to open in first quarter 2013.

The Company recently completed the acquisition of a former bank branch facility located at 124 W. Michigan Ave., in downtown Marshall. The facility served as a branch office of Bank of America until September of this year.

"This investment demonstrates a further commitment to our community banking model that has served us well for 126 years. This acquisition expands our geographic footprint and provides an important opportunity for us to enhance our growth." said Mark A. Kolanowski, President and CEO of HCB Financial Corp.

"The availability of this particular property created a unique opportunity for us to not only enter the Marshall market, but to enter in a historically significant banking facility dating back to 1930 that is front and center in the community. This is a fantastic opportunity for our organization. We were drawn to Marshall by its wonderful past and promising future and are excited to bring our brand of community banking to the area." added Kolanowski.

About HCB Financial

HCB Financial Corp. is a privately held bank holding company headquartered in Hastings Michigan. It operates a single bank subsidiary, Hastings City Bank, with offices located in Bellevue, Caledonia, Hastings, Middleville, Nashville and Wayland. At September 30, 2012, the company had total assets of \$257 million.