



Huron Community Bank

301 Newman Street, East Tawas, Michigan 48730 – (989) 362-6700 – www.bankhcb.com

To Our Valued Shareholders:

As most of you are probably aware, Huron Community Financial Services, Inc. has available an Automatic Dividend Reinvestment Plan for its shareholders as a simple and convenient method of investing in our common stock without being charged sales commissions for purchases. The Plan is administered by the Company and allows participating shareholders to automatically reinvest their cash dividends into shares of the Company's common stock. Plan participants will receive periodic statements reflecting all activity in your account under the Plan.

Below is a link to the section of the Company's web site where shareholders can access printable copies of both the Plan Offering Circular and the Enrollment Form. The Enrollment Form must be completed and returned to the Company as instructed in the Offering Circular in order to participate in the Plan. Shareholders may also request a paper copy of the Offering Circular and Enrollment Form by contacting Robert M. Beneson or Janie L. Williamson for Huron Community Financial Services, Inc., at (989) 362-6700. The Offering Circular provides the details of the Plan. Please read it carefully before making any investment decisions and feel free to contact Robert M. Beneson or Janie L. Williamson with any questions you have regarding participation in the Plan.

<http://www.bankhcb.com>

Again, I welcome your participation in the Plan. I am sure you will find it to be a convenient method of investing in the Company's common stock. ***If you are an existing dividend reinvestment participant, no action is required.***

Very truly yours,

Robert Beneson
President and CEO