

April 15, 2019

Dear Shareholders and Friends, Ladies and Gentlemen,

We are pleased to present to you selected financial highlights of Huron Community Financial Services, Inc. (HCFSI) and Huron Community Bank (HCB) for the period ending March 31, 2019.

HCFSI (In Thousands)

Net Income for your holding company through March 31, 2019 was \$488 as compared to \$373 for the same quarter last year. Return on Average Equity was 7.48% and Return on Average Assets was 0.91% compared to 6.13% and 0.72% respectively at March 31, 2018. Book value of your common stock is \$46.83 and Earnings per Share are \$0.86. At March 31, 2019 the share-holder equity is \$26,590.

HCB (In Thousands)

Net Income through the end of the first quarter 2019 was \$509 compared to \$393 for the same period last year. March 31, 2019 Return on Average Equity was 8.34% with Return on Average Assets of 0.96% compared to 6.81% and 0.78% respectively at March 31, 2018. Total assets at the end of the quarter were \$213,375 versus \$204,620 in 2018. Total loans ended the first quarter at \$140,309 while total deposits were \$179,051.

Year to Date Financial Performance

The first quarter shows a solid start to 2019 for your bank. First quarter results for net income were ahead of both budget forecast and actual year over year. The improved performance is a result of the continued growth we are experiencing, an increase in other operating income, and continued improvement in our Net Interest Margin. YTD 2019 margin was 3.91% compared to 3.82% at the end of the first quarter 2018. Total outstanding loans at the end of March 2019 were \$140.3 million compared to \$142.0 million at March 2018 month end.

Loan demand has remained steady on both the commercial and consumer front. The recent news overseas regarding the slowdown in the foreign economies and the battle over Brexit has forced interest rates, which were originally forecasted to rise in 2019, to flatten. The Treasury yield curve continues to flatten, and the economic experts now predict a potential drop in rates as we move into the 3rd and 4th quarters of the year. At this point these factors has not slowed our forecast for loan growth. We continue to see strong financial positions from our borrowers and a desire to continue to invest for the future.

Cash Dividend Declared

Your Board of Directors declared a cash dividend of \$0.38 per share to shareholders of record at April 5, 2019. This represents the 101st consecutive quarter in which a cash dividend has been paid to our shareholders. The dividend was paid on April 15, 2019. If you are not already enrolled in our dividend reinvestment program I would encourage you to do so. It is a great way to increase investment in your bank!

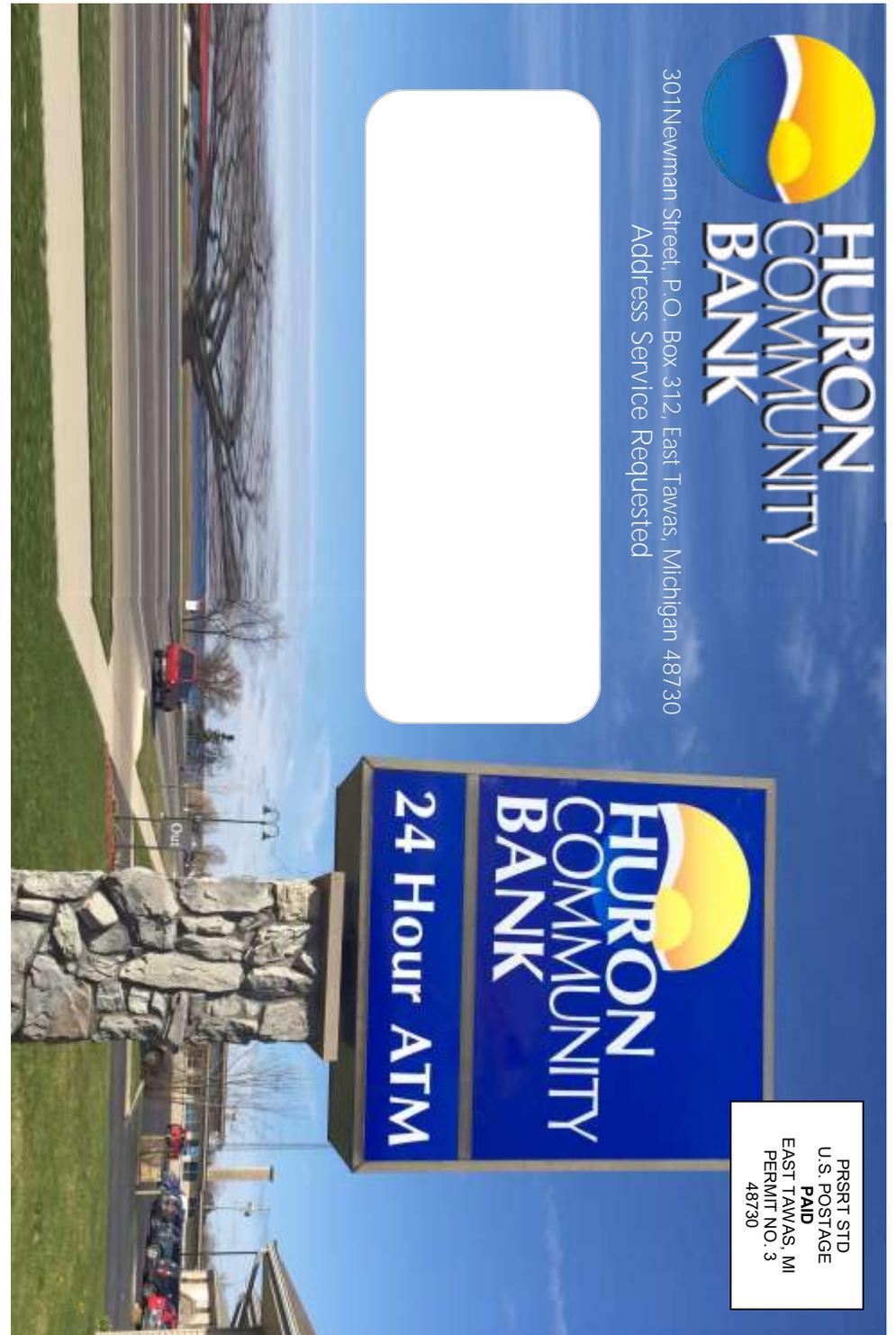
As always I encourage you to reach out to me if you should have any questions or concerns. We appreciate your continued support and investment in HCFSI/HCB and "Community Banking" as we continue to make a difference in people's lives.

The ladies and gentlemen of HCB thank you for your support and welcome your comments.

Sincerely,

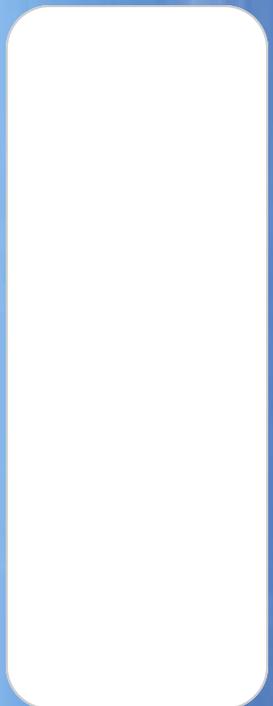


Jeff Loomis
President & CEO



**HURON
COMMUNITY
BANK**

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Address Service Requested



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HCFSI Consolidated Balance Sheet
(000's Omitted)

HCFSI Consolidated Report of Income
(000's Omitted)

Huron Community Bank
Financial Highlights

ASSETS	(Unaudited)	(Unaudited)	Three Months Ended	(Unaudited)	(Unaudited)	PROFITABILITY	(Unaudited)	(Unaudited)
	3/31/2019	3/31/2018		3/31/2019	3/31/2018		3/31/2019	3/31/2018
Cash & Due From Banks	\$ 28,297	\$ 17,141	Interest on Loans	\$ 1,773	\$ 1,659	Net Income (In thousands)	\$ 509	\$ 393
Investment Securities	35,249	35,924	Interest on Investments	380	264	Return on Assets - Year-to-date annualized	0.96%	0.78%
Total Loans	140,308	142,000	TOTAL INTEREST INCOME	2,153	1,923	Return on Equity - Year-to-date annualized	8.34%	6.81%
Allowance for Loan Loss	(1,833)	(1,886)	INTEREST EXPENSE	213	133	Net Interest Margin - Year-to-date annualized	3.91%	3.82%
Net Loans	138,475	140,115	NET INTEREST INCOME	1,939	1,790	SELECTED BALANCES (In Thousands)		
Bank Premises & Equipment	2,524	2,671	Fees on Loans	100	60	Total Assets	\$ 213,375	\$ 204,620
Accrued Interest Receivable	760	673	Other Income	243	245	Total Loans	\$ 140,309	\$ 142,000
Intangible Assets	405	405	Total Other Operating Income	342	305	Total Deposits	\$ 179,051	\$ 168,035
Other Assets	8,600	8,607	Salaries and Benefits (net)	968	944	Stockholder's Equity	\$ 25,284	\$ 23,263
TOTAL ASSETS	\$ 214,309	\$ 205,536	Fixed Expense	213	202			
			Variable Expense	501	494			
LIABILITIES & EQUITY			Loan Loss Provision	15	23			
Total Deposits	\$ 178,708	\$ 168,020	Loss (Gain) on Assets	(10)	(4)			
Repurchase Agreements	5,845	6,210	Other Operating Expense	1,687	1,658			
FHLB Borrowings	2,150	6,500	NET INCOME BEFORE INCOME TAXES	595	437			
Other Liabilities	1,016	611	FEDERAL INCOME TAXES	107	64			
TOTAL LIABILITIES	187,718	181,341	NET INCOME	\$ 488	\$ 373			
Common Stock	568	555	Basic Earnings Per Share	\$ 0.86	\$ 0.67			
Surplus	18,064	17,414	Book Value Per Share	\$ 46.83	\$ 43.59			
Retained Earnings	8,004	6,616	Cash Dividends Declared Per Share	\$ 0.38	\$ 0.30			
Unrealized Gain(Loss) Inv. Sec. AFS	(46)	(390)						
TOTAL SHAREHOLDERS EQUITY	26,590	24,195						
TOTAL LIABILITIES & EQUITY	\$ 214,309	\$ 205,536						

HURON COMMUNITY FINANCIAL SERVICES, INC.

BOARD OF DIRECTORS

Alan J. Stephenson, Chairman
Wayne D. Bigelow, Vice Chairman
David H. Cook
Matthew W. Buresh
Gary J. Thibault
Larry J. Richardson
Jeffrey B. Loomis

DIRECTORS EMERITUS

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