

HCB Financial Corp.



150 West Court Street
Hastings, MI 49058-1892
Phone 269-945-2401
Fax 269-945-9777

June 13, 2007

Dear Shareholder:

I am pleased to inform you that a dividend of \$.18 per share on your HCB Financial Corp. common stock was declared today. The dividend will be paid to shareholders of record on June 29, 2007, payable on July 18, 2007.

You may be interested in knowing that HCB Financial Corp. has paid a quarterly dividend every quarter since the inception of the holding company in January, 1986. This is our 86th consecutive quarterly announcement to shareholders.

Your dividend check or ACH notice along with the 2nd Quarter Financial Statement will be mailed to you on July 18, 2007.

Thank you for investing in us.

Sincerely,

A handwritten signature in black ink that reads 'Mark A. Kolanowski'. The signature is written in a fluid, cursive style with a prominent initial 'M' and a long, sweeping underline.

Mark A. Kolanowski
President & CEO