

HCB Financial Corp.



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September 19, 2007

Dear Shareholder,

I am pleased to inform you that the HCB Financial Corp. Board of Directors has declared a third quarter cash dividend of \$.18 per share, payable October 16, 2007 to shareholders of record October 1, 2007.

Our performance continues to be very solid during a difficult period for Michigan banks.

Sincerely,

A handwritten signature in black ink that reads 'Mark A. Kolanowski'. The signature is written in a cursive, flowing style.

Mark A. Kolanowski
President & CEO