

Section: Code of Conduct

Introduction

Home Federal Bank's reputation for integrity is its most valuable asset and is determined by the collective and individual actions of its directors, officers and employees. No occupation demands more integrity, trustworthiness and high personal example than does banking. Public trust is the cornerstone of our profession. Our customers, as well as the general public, have a right to expect from each member of the staff of this bank the highest degree of personal integrity.

We request that you conduct yourself, at all times (including outside of the office), in accordance with the policies, practices, regulations and laws of the bank, keeping in mind the constant necessity of maintaining confidentiality of any information learned as a consequence of bank employment.

Amendments and Waivers

Waivers of any requirements of this Code of Conduct will be extremely rare. Request for waivers by any Director or Executive Officer, as defined under SEC Rules and Regulations, must be presented in writing to the Board of Directors for approval. If the Board approves a waiver to the Code of Ethics at the request of a Director or Executive Officer, the waiver shall be disclosed and reported on Form 8-K or otherwise as authorized by the SEC, within four (4) business days.

Any amendment to the Code of Ethics must be approved by the Board of Directors.