

April 29, 2015

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, 2015.

HCFSI (In Thousands)

Net Income for our holding company through March 31, 2015 was \$288 as compared to \$290 for the same quarter last year. Return on Average Equity was 4.96% and Return on Average Assets was 0.58% compared to 5.17% and 0.62% respectively at March 31, 2014. Book value of your common stock is \$42.26 and Earnings per Share are \$0.52. At March 31, 2015 the shareholder equity is \$23,295.

HCB (In Thousands)

Net Income through the end of the first quarter was \$291 compared to \$298 for the same period last year. Return on Average Equity was 5.27% with Return on Average Assets of 0.59% compared to 5.59% and 0.64% respectively at March 31, 2014. Total assets at the end of the quarter were \$192.6 versus \$187.5 in 2014. Total loans ended the first quarter at \$132.6 while total deposits were \$158.3.

Year to Date Financial Performance

The first quarter of 2015 has shown continued growth in our bank. As stated above, total assets are up approximately \$5 million over the same period in 2014. First quarter results for net income were \$16.7 thousand ahead of budget forecast and only down slightly actual year over year. The positive performance to budget is a result of better than expected interest income, other income and less than expected interest expense. Most of this increase in the other income category was driven by the mortgage department as mortgage activity continued to be very strong during the quarter.

As stated in our 2014 third quarter report mortgage volume is up throughout the region with a majority of the activity coming from home purchases. This represents a continued move away from the refinance boom and is an indication that the economy has stabilized to the point that consumers are reentering the real estate market. The homes being purchased are a mix of primary residences and second homes. As we collect the 2014 financial results from our business clients we are seeing that 2014 was a strong year both in terms of growth and profitability. As the financial markets attempt to predict when and if the Federal Reserve will raise rates our management team continues to remain diligent in focusing our effort on "Community Banking". This conservative proven approach to banking preserves our stockholders value and positions the bank to handle any changes in future interest rates.

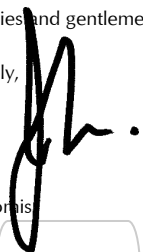
Cash Dividend Declared

Your Board of Directors declared a cash dividend of \$0.25 per share to shareholders of record at April 3, 2015. This represents the 85th consecutive quarter in which a cash dividend has been paid to our shareholders. The dividend was paid on April 15, 2015. 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 the 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



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)
	3/31/2015	3/31/2014		3/31/2015	3/31/2014		3/31/2015	3/31/2014
Cash & Due From Banks	\$15,413	\$18,498	Interest on Loans	\$1,514	\$1,431	Net Income (In thousands)	\$290.6	\$298.0
Investment Securities	33,955	30,700	Interest on Investments	158	165	Return on Assets - Year-to-date annualized	0.59%	0.64%
Total Loans	132,597	128,260	TOTAL INTEREST INCOME	1,671	1,597	Return on Equity - Year-to-date annualized	5.27%	5.59%
Allowance for Loan Loss	(1,741)	(2,070)	INTEREST EXPENSE	107	129	Net Interest Margin - Year-to-date annualized	3.45%	3.43%
Net Loans	130,856	126,190	NET INTEREST INCOME	1,565	1,468	SELECTED BALANCES (In Thousands)		
Bank Premises & Equipment	2,796	2,969	Fees on Loans	129	221	Total Assets	\$192,567	\$187,486
Accrued Interest Receivable	418	461	Other Income	349	273	Total Loans	\$132,598	\$128,261
Intangible Assets	405	405	Total Other Operating Income	478	494	Total Deposits	\$158,325	\$156,586
Other Assets	9,249	9,055	Salaries and Benefits (net)	776	729	Stockholder's Equity	\$22,485	\$21,695
TOTAL ASSETS	\$193,093	\$188,278	Fixed Expense	213	235			
LIABILITIES & EQUITY			Variable Expense	541	516			
Total Deposits	\$157,995	\$156,586	Loan Loss Provision	103	90			
Repurchase Agreements	10,163	5,760	Loss (Gain) on Assets	25	(8)			
FHLB Borrowings	1,000	3,000	Other Operating Expense	1,657	1,562			
Other Liabilities	641	440	NET INCOME BEFORE INCOME	386	400			
TOTAL LIABILITIES	169,798	165,786	FEDERAL INCOME TAXES	98	110			
Common Stock	551	553	NET INCOME	\$288	\$290			
Surplus	17,282	17,394	Basic Earnings Per Share	\$0.52	\$0.52			
Retained Earnings	5,198	4,410	Book Value Per Share	\$42.26	\$40.66			
Unrealized Gain(Loss) Inv. Sec. AFS	263	135	Cash Dividends Declared Per Share	\$0.25	\$0.23			
TOTAL SHAREHOLDERS EQUI-	23,295	22,492						
TOTAL LIABILITIES & EQUITY	\$193,093	\$188,278						

HURON COMMUNITY FINANCIAL SERVICES, INC.

BOARD OF DIRECTORS

Alan J. Stephenson, Chairman
Wayne D. Bigelow, Vice Chairman
Thomas B. Huck
David H. Cook
Matthew W. Buresh
Mark D. Elliott
Gary J. Thibault
Jeffrey B. Loomis

DIRECTORS EMERITUS

Richard M. Harris
Earl T. O'Loughlin
Eugene J. Weaver
Howard C. Look
Robert D. Hodges
Monty L. Kruttlin
Robert M. Beneson

East Tawas Office
301 Newman Street
East Tawas, MI 48730
(989) 362-6700
(989) 362-8982 FAX

Tawas City Office
410 East Lake Street
Tawas City, MI 48763
(989) 362-8671
(989) 362-3743 FAX

Oscoda Office
5077 North US-23
Oscoda, MI 48750
(989) 739-9125
(989) 739-0370 FAX

Lincoln Office
327 Traverse Bay Road
Lincoln, MI 48742
(989) 736-6727
(989) 736-3451 FAX

AuGres Office
3150 East Huron
AuGres, MI 48703
(989) 876-8068
(989) 876-6599 FAX

Harrisville Office
423 East Main Street
Harrisville, MI 48740
(989) 724-6719
(989) 724-6755 FAX