



Guidelines for Board of Directors and Board Committees

Conflict of Interest Disclosure Statement

Approved by HRFC Board of Directors: January 19, 2012

Director's Name (please print): _____

You are required to provide information with respect to yourself and your affiliates, which include:

- a. Family Members as defined in the Conflict of Interest policy.
b. Any corporation or organization of which you are a board member, an officer, a partner, participate in management or are employed by, or are, directly or indirectly, a debt holder or the beneficial owner of any class of equity securities.
c. Any trust or other estate in which you have a substantial beneficial interest or as to which you serve as a trustee or in a similar capacity.
d. Any other entity in which you have ownership, control, or Material Financial Interest as defined in the Conflict of Interest policy.

You are also required to complete and sign a copy of this document:

- a. New Directors - within thirty (30) days after election.
b. All Directors - annually no later than January 31 of each year.

1. In the past year, have you or any of your affiliates been party to any Contract or Transaction, as defined in the Conflict of Interest policy? YES NO

If yes, please describe the nature of the Contract or Transaction and list the identity of any affiliate(s) involved, as well as your relationship with such affiliate(s):

2. In the past year, were you or any of your affiliates indebted to pay money to HRFC?

YES NO

If yes, please describe the indebtedness and list the identity of any affiliate(s) involved, as well as your relationship with such affiliate(s):

3. In the past year, did you or any of your affiliates receive, or become entitled to receive, directly or indirectly, any business or other benefit as a result of your relationship with HRFC?

YES NO

If yes, please describe the benefit(s) and list the identity of any affiliate(s) involved, as well as your relationship with such affiliate(s):

4. Are you or any of your affiliates a party to or have an interest in any pending legal proceedings involving HRFC? ____YES ____NO
If yes, please describe the proceedings and list the identity of any affiliate(s) involved, as well as your relationship with such affiliate(s):

5. In the past year, have you or any of your affiliates solicited or accepted any gift, gratuity, entertainment or favor as described in Section IV – Gifts of the Board Conflict of Interest Policy? ____YES ____NO
If yes, please describe such gift, gratuity, entertainment and/or favor and list the identity of any affiliate(s) involved, as well as the name(s) of the donor(s):

6. Are you aware of any other events, transactions, arrangements or other situations that have occurred or may occur in the future that you believe should be examined by HRFC's Board of Directors in accordance with the terms and intent of HRFC's Conflict of Interest policy? ____YES ____NO
If yes, please describe the situation:

Each year, Directors are required to complete and sign a copy of this document.