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For Immediate Release

COMMERCIAL NATIONAL DECLARES \$1.00 PER SHARE SPECIAL CASH DIVIDEND

LATROBE, PA, September 17, 2019 - Commercial National Financial Corporation (OTCQX-CNAF), parent company of Commercial Bank & Trust of PA, has declared a special cash dividend of \$1.00 per share payable October 4, 2019 to shareholders of record as of September 27, 2019.

President/Chief Executive Officer Gregg E. Hunter noted, "The Company's most recent \$1.00 per share special cash dividend is fully supported by undistributed earnings from 2017, 2018 and through mid-year 2019. The 2019 special cash dividend marks the Company's third extra \$1.00 per share payout following similar dividend declarations in April 2015 and November 2012. In addition, a \$0.26 per share special cash dividend was declared in December 2017. Taken together, the Company's four special cash dividends total \$9,326,707 in extra payments to its shareholders over and above the regular quarterly cash dividend payouts of \$0.26 per share."

Mr. Hunter added, "The Company's strong capital position, supplemented by reasonably anticipated core earnings, remains supportive of the regular \$0.26 per share quarterly common stock cash dividend. Providing an attractive and reliable cash dividend income stream to all shareholders in the most equitable manner possible remains a top priority for the Company."

Direct and beneficial ownership by executive officers and directors of the Company's outstanding shares totaled 472,975 shares, or 16.53% on June 30, 2019.

As disclosed each year in the Annual Report to Shareholders, on June 30, 2019, the Company employed 98 people in full-time and part-time positions. Forty-five (45) employees are represented by the United Auto Workers, Local 1799. Of that bargaining unit total, Thirty-five (35) employees are full-time and ten (10) employees are part-time. The Company has had unionized employees since 1972. In October 2018, the agreement between the Company and the bargaining unit was negotiated and subsequently ratified by the bargaining unit with an effective date of February 16, 2019. The labor agreement will expire in February 2024. The Commonwealth of Pennsylvania and the National Labor Relations Board both afford protection to the organized status of pre-existing collective bargaining units. The Company has been advised that bargaining unit status may limit the Company's strategic options relative to those of non-unionized insured depository institutions. The Company continues to consider this as a factor in its strategic and capital management decisions.

The Company operates nine community banking facilities in Greensburg, Hempfield Township, Latrobe, Ligonier, North Huntingdon, Unity Township and West Newton, Pennsylvania and also maintains a commercial business development sales force throughout its entire market area. The company operates an asset management & trust division headquartered in Greensburg, Pennsylvania. Commercial Bank & Trust of PA also serves its customer base from an Internet banking site (www.cbthebank.com) and an automated TouchTone Teller banking system.

Forward Looking Statements

Any statements contained herein that are not statements of historical fact may be deemed to be forward-looking statements. Without limiting the generality of the foregoing, words such as "may," "will," "to," "expect," "believe," "anticipate," "intend," "could," "would," "estimate," or "continue" or the negative or other variations thereof or comparable terminology are intended to identify forward-looking statements. These statements are based on information currently available to the company, and the company assumes no obligation to update these statements as circumstances change. Investors are cautioned that all forward-looking statements involve risk and uncertainties, including changes in general economic and financial market conditions, unforeseen credit problems, and the company's ability to execute its business plans. The actual results of future events could differ materially from those stated in any forward-looking statements herein.

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