



PRESS RELEASE

Commercial National Financial Corporation Authorizes Stock Repurchase Program

Latrobe, PA; August 19, 2025 – Commercial National Financial Corporation (the “Company”) (OTCQX: CNAF), the holding company for Commercial Bank & Trust of PA, announced today it has authorized a stock repurchase program for up to 143,048 shares of its common stock, representing 5% of shares currently outstanding.

The Company intends to conduct the repurchases on the open market, including by means of a trading plan adopted under SEC Rule 10b5-1, subject to market conditions and other factors. There is no guarantee as to the number of shares that the Company may ultimately repurchase. The Company may suspend or discontinue the program at any time.

About Commercial National Financial Corporation

The Company operates seven community banking facilities in Hempfield Township, Latrobe, Ligonier, 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 and trust division of Commercial Bank & Trust of PA headquartered in Greensburg, Pennsylvania. Commercial Bank & Trust of PA also serves its customer base from an Internet banking site (www.cnbthebankonline.com) and an automated TouchTone Teller banking system.

Forward-Looking Statements

This press release contains certain forward-looking statements about the stock repurchase program. Forward-looking statements include statements regarding anticipated future events and can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as “believe,” “expect,” “anticipate,” “estimate,” and “intend” or future or conditional verbs such as “will,” “would,” “should,” “could,” or “may.” Forward-looking statements, by their nature, are subject to risks and uncertainties. Certain factors that could cause actual results to differ materially from expected results include the Company’s inability to execute the repurchase program due to stock market conditions or otherwise.

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