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Appointment of Ruston J. Ogburn as Director

SOMERSET, PA (November 24, 2026) – On November 19, 2026, at separate meetings, the Board of Directors of Somerset Trust Holding Company (OTCQX: SOME) (the "***Company***") and the Board of Directors of Somerset Trust Company, the Company's wholly-owned subsidiary (the "***Bank***"), voted to increase the size of each respective Board by one (1) Director. At such meetings, each Board approved the appointment of Ruston J. Ogburn to serve as a Director on such Board, with an initial term continuing through May 2027.

Mr. Ogburn serves as the General Manager of Somerset Rural Electric Cooperative in Pennsylvania, a position which he has held since 2013. Prior to this role, he worked at PJM Interconnection in various engineering and management positions. Mr. Ogburn currently serves as a Director on the Boards of National Rural Electric Cooperative Finance Corporation and United Utility Supply. Additionally, Mr. Ogburn is a member of the Board of Directors of the Berlin Brothersvalley School District Foundation. Mr. Ogburn holds a Bachelor of Science Degree in Physics from Dickinson College, a Master of Science Degree in Electric Power Engineering from Rensselaer Polytechnic Institute and a Law Degree from Temple University School of Law.

About Somerset Trust Holding Company

Somerset Trust Holding Company (OTCQX: SOME) (the "***Company***"), the parent entity of Somerset Trust Company (the "***Bank***"), is headquartered in Somerset County, Pennsylvania. As a community bank, the Bank has an expansive network of branches throughout southwestern Pennsylvania, northern Maryland, and northern Virginia. The Bank has been independent and locally-managed since its establishment in 1889 and is proud to be a leading employer in the region.

Today, the Bank maintains over $2.0 billion in assets. In addition to consumer and commercial lending and deposit products, the Bank offers Trust and Investment Management, an extensive ATM network, including fee-free use of over 55,000 ATMs, and online and mobile banking for consumers and businesses. The Bank is committed to providing excellent service and competitive products, as well as maintaining a high profile in the growth and economic development of the markets it serves.