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FOR IMMEDIATE RELEASE

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Declaration of 1st Quarter Dividend

SOMERSET, PA (February 20, 2026) – On February 19, 2026, the Board of Directors of Somerset Trust Holding Company (OTCQX: SOME) (the "Company"), the holding company of Somerset Trust Company (the "Bank"), declared a quarterly dividend in the amount of $0.44 per share of Common Stock. This dividend is payable on March 20, 2026, to the shareholders of record as of the close of business on March 10, 2026.

About Somerset Trust Holding Company

Somerset Trust Holding Company (the "Company"), the parent entity of Somerset Trust Company (the "Bank"), is headquartered in Somerset, 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.