

COMMERCIAL NATIONAL FINANCIAL CORPORATION EARNINGS AND DIVIDEND REPORT

Ithaca, Michigan, November 20, 2014

Jeffrey S. Barker, President and CEO of Commercial Bank and its holding company, Commercial National Financial Corporation, announced that net income for the 3rd quarter of 2014 totaled \$697,000 or 21 cents per share compared to \$690,000 or 21 cents per share for the 3rd quarter of 2013.

Additionally, on November 20, 2014, the Board of Directors declared a cash dividend of 13 cents per share payable January 2, 2015 to shareholders of record on December 12, 2014.

Commercial National Financial Corporation is a one bank holding company with total assets of approximately \$375.9 million at September 30, 2014. Commercial Bank operates full service banking offices in Alma, Greenville, Hastings, Ithaca, Lake Odessa, Middleton and St. Louis and a loan production office in Mt. Pleasant.

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