



COMMERCIAL BANK

Commercial Bank Continues to Lead with Exceptional Performance



"The success of Commercial Bank is made possible because of the dedication and commitment of the entire team and the loyalty of our customers," said President and CEO Kevin Collison.

Commercial National Financial Corporation (Ticker Symbol: CEFC) which operates through a single subsidiary bank, Commercial Bank, was recognized in the May 2016 issue of American Banker Magazine™ placing 58th in the nation and a second place ranking in Michigan.

"We are excited and honored to once again be recognized in the Top 200 Publicly Traded Community Banks and Thrifts as ranked by a 3-Year Average ROAE from 2013 to 2015 by a highly respected publication in the industry," said President and CEO Kevin Collison.

American Banker Magazine™ is the leading information resource serving the banking and financial services community. This ranking is of bank holding companies, banks, and thrifts that had total assets of less than \$2 billion as of December 31, 2015 and that are publicly traded or report financials to the SEC.

Commercial Bank operates full-service banking offices in Alma, Greenville, Hastings, Ithaca, Lake Odessa, Middleton and St. Louis and loan production offices in Mt. Pleasant and Grand Rapids.