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Declaration of 3rd Quarter Dividend

SOMERSET, PA (August 23, 2022) – On August 18, 2022, the Board of Directors of Somerset Trust Holding Company (OTC Pink: SOME) (the "Company"), the holding company of Somerset Trust Company (the "Bank"), declared a quarterly dividend in the amount of \$0.39 per share of Common Stock. This dividend is payable on September 20, 2022, to the shareholders of record as of the close of business on September 9, 2022.

Somerset Trust Company Opens Branch in Vienna, Virginia

On July 11, 2022, the Bank officially opened a branch location in Vienna, Virginia, located at 100 Maple Avenue East, Vienna, Virginia 22180. In order to supplement its previously conducted commercial loan production activities in Northern Virginia, the Bank has opened this office to offer expanded banking services, including deposit account opening and maintenance, ITM banking, 24-hour ATM, and night drop services.

About Somerset Trust Holding Company

Somerset Trust Holding Company, the parent entity of Somerset Trust Company, is headquartered in Somerset, Pennsylvania. As a community bank, Somerset Trust Company 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, Somerset Trust Company maintains over \$1.9 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 award winning online and mobile banking for consumers and businesses. Somerset Trust 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.