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IMPORTANT INFORMATION REGARDING
THE ANNUAL MEETING OF SHAREHOLDERS OF
SOMERSET TRUST HOLDING COMPANY

TO BE HELD ON

TUESDAY, MAY 19, 2026 AT 2:00 P.M. ET

IN THE HISTORIC BUILDING OF SOMERSET TRUST COMPANY LOCATED AT
131 NORTH CENTER AVENUE, SOMERSET, PA 15501

This Supplemental Information Statement (this “*Supplement*”) is being provided in connection with the Annual Meeting of Shareholders of Somerset Trust Holding Company (the “*Company*”). Notice of the Annual Meeting is provided to shareholders of record of the Company, as of the close of business on March 10, 2026.

A copy of the Annual Report of the Company for the year ended December 31, 2025 (the “*Annual Report*”) is available to review on the Somerset Trust Company website at www.somersettrust.com on the “About Us” subpage under the “Shareholder Info” section. Additionally, a printed or digital copy will be provided upon request. Please see the Annual Meeting Notice Card for information on how to request these materials.

Annual Meeting

The Annual Meeting will be held on Tuesday, May 19, 2026, at 2:00 p.m. Eastern Time in the Somerset Trust Company Historic Building, located at 131 North Center Avenue, Somerset, PA 15501. At the Annual Meeting, the Company plans to review information contained within the Annual Report, discuss current issues related to Somerset Trust Company (the “*Bank*”), and hold shareholder votes on the following proposals:

Proposal 1: Election of Directors:

- Proposal 1a – Sean M. Cook;
- Proposal 1b – Jesper P. Nielsen.

Proposal 2: Setting the number of Directors to serve for the next year at Eight (8);

Proposal 3: Ratification of the selection of the independent registered public accounting firm of Forvis Mazars, LLP; and

Transacting such other business as may be properly brought before the meeting or any adjournment thereof. There are no other items on the agenda for the Annual Meeting at this time, but the shareholders may consider such other matters that are properly brought before the meeting.

Board of Directors

The Board of Directors of the Company (the “**Board**”) is currently set at ten (10) members. The Board’s monthly meetings are generally held on the third Thursday of each month. Standing committees of the Board are the Executive, Loan Review, Audit, Trust, and Human Resources & Compensation. The Trust, Loan Review and Audit Committees meet at least quarterly. The Executive and Human Resources & Compensation Committees meet on an as-needed basis. Directors may attend any committee meetings.

Current Directors of the Company

Name Business Affiliation	Year of Birth	Director Since	Term Expires
Jeffrey P. Anzovino CPA, Deluzio & Company, LLP	1967	2019	2028
Vickie L. Beer Retired, Beer Ream Co.	1955	2005	2027
Sean M. Cook President & CEO, Somerset Trust Company	1981	2019	2028
Thomas J. Cook Retired, Somerset Trust Company	1953	1995	2026
Gregory D. Glosser President, M. Glosser & Sons, Inc.	1967	2023	2027
Dale A. Gray President & CEO, Gautier Steel Holdings, Inc.	1982	2024	2028
Sean C. Isgan Sr. Project Consultant, Apex Companies, LLC	1959	2010	2028
James G. Knepper, Jr. Retired, Knepper Insurance	1954	2001	2027
Jesper P. Nielsen CEO, Croyle-Nielsen Therapeutic Associates, Inc.	1982	2025	2026
J. Scott Roberts Consultant, SunStorm, LLC	1953	2011	2026

Current Directors Emeriti of the Company

G. Henry Cook, Chairman Emeritus	Barbara Wheeler Davies
Ann B. Persun	John M. Kriak
Troy A. Miller	Fred S. Shaulis
Jon C. Clapper	Richard C. Yeager
Andrew F. Cook	

PROPOSAL 1: Election of Directors:

Proposal 1a – Sean M. Cook

Proposal 1b – Jesper P. Nielsen

The Board nominated each of the following Nominees for election, each to serve a **3-year term**:

Sean M. Cook was appointed to the Board in May of 2019 and is the current President and Chief Executive Officer of Somerset Trust Company. He is part of the sixth generation of the Scull/Cook Family who founded the Bank in 1889. Before joining the Bank, Mr. Cook graduated from the University of Pittsburgh with a bachelor’s degree in Chemical Engineering and spent several years doing process design and automation work in various industries. Since joining the Bank in 2012, Mr. Cook earned his Masters of Business Administration from the Tepper School of Business at Carnegie Mellon University and has held several different roles in the Bank. He is also a graduate from the PBA Advanced School of Banking and the ABA Stonier Graduate School of Banking.

Jesper P. Nielsen was appointed to the Board in July of 2025 and is the Chief Executive Officer of Croyle-Nielsen Therapeutic Associates, Inc., a regional Intellectual and Developmental Disabilities and Autism services, organizational development, and behavioral health company. Mr. Nielsen is also the owner of JPN Holdings, LLC, a real estate investment and holding company. Mr. Nielsen graduated from the University of Pittsburgh at Johnstown in 2009 with a bachelor’s degree in Political Science. Mr. Nielsen is actively involved on various boards, including the Southern Alleghenies Workforce Development Board, Somerset, Inc., the Johnstown Regional Partnership, Vision Together 2025, and Heritage Johnstown.

The Board recommends a vote “For” each of the Nominees presented in Proposal 1.

PROPOSAL 2: Setting the number of Directors to serve for the next year at eight (8).

The Board is currently set at Ten (10) members. The Board proposes setting the number of members of the Board to serve for the next year at Eight (8).

The Board recommends a vote “For” Proposal 2.

PROPOSAL 3: Ratification of the selection of the independent registered public accounting firm of Forvis Mazars, LLP.

The Board has approved and proposes for ratification the selection of the independent registered public accounting firm of Forvis Mazars, LLP.

Report of the Audit Committee

The Audit Committee of the Bank, in fulfilling its responsibilities, has reviewed and discussed the audited consolidated financial statements of the Company for the year ended December 31, 2025, with both management and Forvis Mazars, LLP, its independent registered public accounting firm

(the “*Independent Auditors*”). The Committee has also discussed with the Independent Auditors any relationships that may have an impact on their objectivity and independence and is satisfied as to the Independent Auditors’ independence. Their report is contained within the Annual Report.

Fees Billed by the Independent Auditors to Somerset Trust Company

During the fiscal years ended December 31, 2025 and December 31, 2024, Forvis Mazars, LLP served as Somerset Trust Company’s independent auditors.

Fees paid in each of the prior two fiscal years for professional services provided by the Independent Auditors, in each of the following categories, are:

	<u>2025</u>	<u>2024</u>
Audit Fees¹	\$ 125,847	\$ 176,743
Audit-Related Fees²	\$ 41,725	\$ 46,850
Tax Service Fees³	\$ 31,816	\$ 36,125
All Other Fees	\$ 8,715	\$ -
Total	\$ 208,103	\$ 259,718

¹ Audit Fees – includes fees associated with the annual audit of the Company’s consolidated financial statements.

² Audit-Related Fees – includes fees related to the annual audits of the Company’s various benefit/retirement plans and required filing with the Department of Housing and Urban Development regarding a Federal Housing Administration loan program.

³ Tax Service Fees – includes fees for the preparation and filing of various federal and state tax returns and the PA Shares tax return.

Pre-Approval Policies

The Audit Committee is empowered to pre-approve all auditing and accounting services performed by the Independent Auditors in order to assure that the provision of said services does not impair the independence of the Independent Auditors. Accordingly, the Audit Committee has adopted a policy for the pre-approval of all audit and non-audit services by the Independent Auditors. The Committee does not delegate its responsibility to pre-approve services performed by the Independent Auditors to management. All services provided by the Independent Auditors in 2025 and 2024 were pre-approved by the Audit Committee.

Appointment of Independent Registered Public Accounting Firm for 2026

Somerset Trust Company retained Forvis Mazars, LLP, as its independent registered public accounting firm for the fiscal year ending December 31, 2026. The selection of the independent registered public accounting firm was recommended and approved by the Audit Committee. Action by shareholders is not required by law in the appointment of the Independent Auditors. However, the Board considers this selection to be an important issue and therefore is submitting the selection of Forvis Mazars, LLP, for ratification by the shareholders.

The Board recommends a vote “For” Proposal 3.

Other business may be properly brought before and voted upon at the Annual Meeting or any adjournment thereof. There are no other items on the agenda at this time, but if any other business should properly come before the Annual Meeting, or if there is any adjournment thereof, proxies will be voted at the discretion of the persons named therein.

INFORMATION REGARDING HOW TO VOTE YOUR SHARES

As a shareholder of the Company, you are being provided a copy of, or access to, the Annual Report, this Supplement, and either a paper Proxy Card or information and access to submit your voting instruction through an online Proxy Card. You are able to transmit your voting instruction by internet, telephone, or mail. Additional information regarding how to transmit your voting instruction is provided on the Annual Meeting Notice Card.

You can vote your shares in-person at the Annual Meeting. If you plan to attend the Annual Meeting in-person, we encourage you to transmit your voting instructions in advance of the meeting, so that your shares may still be voted if you are later unable to attend or otherwise decide not to attend.

If you plan to vote your shares at the Annual Meeting, the process varies slightly depending on whether you are the registered holder of your shares (*i.e.*, your shares are registered in your name with the Company's transfer agent – Pacific Stock Transfer Company) or you are the beneficial holder of your shares (*i.e.*, you hold your shares in "street name" through a bank or broker).

PLEASE NOTE: If you are a registered holder, you will need to request a ballot at the Annual Meeting in order to vote your shares and provide valid identification. If you are a beneficial holder, you will be required to provide a proxy issued in your name from your bank or broker and valid identification.

Shareholders with questions regarding this Supplement may contact the Corporate Secretary, Christopher R. Robbins, Esq., or Treasurer, Jennifer A. Sheeler, by mail at 151 West Main Street, P. O. Box 777, Somerset, Pennsylvania 15501 or by calling (814) 443-9200.