



Farmers National Bank of Emlenton

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PRESS RELEASE

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FOR IMMEDIATE RELEASE

Farmers National Bank of Emlenton Named one of Top 100 Community Banks in America

Emlenton, PA, June 15, 2009 – Farmers National Bank of Emlenton was listed as one of the top 100 community banks in the country by the American Bankers Association Banking Journal, in the June 2009 edition. According to the ABA Banking Journal, in a year when every morning seemed to bring more bad news, the recipe of reasonable funding costs, quality loans, and focus, plus cost control proved a way to prosper in rough times.

The Bank was evaluated among more than 2,500 similar banks across the country with total assets between \$100 million and \$ 3 billion. Institutions were evaluated based on performance ratios, growth and asset quality management.

“The Board of Directors, management team and staff are delighted to be recognized as a standout performer in our industry.” commented William C. Marsh, Chairman, President and Chief Executive Officer of Farmers National Bank. Mr. Marsh also noted, “Our practice of conservative, traditional, disciplined local community banking has proven successful during the current economic climate.”

The Farmers National Bank of Emlenton is an independent, nationally chartered, FDIC-insured community commercial bank headquartered in Emlenton, Pennsylvania, operating twelve full service offices in Venango, Butler, Clarion, Clearfield, Elk, Jefferson, and Mercer Counties, Pennsylvania. The Bank is a wholly owned subsidiary of Emclair Financial Corp. (OTCBB: “EMCF”). For more information, visit the Bank’s website at “www.farmersnb.com”.