

COMMERCIAL NATIONAL FINANCIAL CORP /PA  
Form 8-K  
September 22, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

**FORM 8-K**

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 22, 2004

**COMMERCIAL NATIONAL FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

<u>Pennsylvania</u>	<u>0-18676</u>	<u>25-1623213</u>
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification Number)

**900 Ligonier Street, Latrobe, PA**      **15650**  
(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: **(724) 539-3501**

**Item 7.01      REGULATION FD DISCLOSURE**

On September 22, 2004, Commercial National Financial Corporation issued a press release announcing the approval of a balance sheet restructuring through the prepayment of \$55.0 million in borrowings from the Federal Home Loan Bank with a weighted average cost of 5.22%. A copy of this press release and related earnings tables are furnished herein as exhibit 99.1.

**Item 8.01      OTHER EVENTS**

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**SIGNATURES**

Pursuant to the requirements of Section 12 of the Securities Exchange Act of 1934, the registrant has duly caused this registration statement to be signed on its behalf by the undersigned, thereunto duly authorized.

**Commercial National Financial Corporation**

(Registrant)

Date: September 22, 2004

By: /s/ Gregg E. Hunter  
Gregg E. Hunter  
President and Chief Executive  
Officer