

CORPORATE *Overview*



wayne
BANK™

Life is at its best
when you're making
Every Day Better.[™]

Welcome to Wayne Bank. We've been helping make lives better, businesses stronger, and communities brighter since our start in Honesdale, Pennsylvania in 1871. Whether you're building a home, a business, or the life of your dreams, look to us for the support you need.

Every day, opportunity knocks at the door,
offering a wealth of new chances.
The chance to work harder.
Laugh louder.
Shine brighter.
Be kinder.

Every day, we embrace those chances.

We're dedicated to working together to
help our friends and neighbors dream bigger,
go further, and breathe easier.

We're passionate about improving lives by
building real relationships with our customers,
and cheering each other on as we make our
communities amazing places to live.

Together, we welcome the opportunity
to make every day brighter.
Every day bolder.
Every day better.[™]



Better

Our Values

We're here to help turn opportunities into accomplishments. How do we do it? By living and working our shared values:

Boldness

We are confident and courageous in our actions, leading the way for our customers and colleagues.

Enthusiasm

We're excited to come to work, passionate about helping people, and motivated by service.

Trust

Our customers know that we'll always act with their best interests in mind. Our colleagues know that we'll always have their back.

Teamwork

Together, we can go anywhere, do anything. We collaborate and leverage each other's strengths to help our customers realize their dreams.

Education

We are lifelong learners. If we don't know, we'll find out. And we know that everyone has something to teach us.

Resilience

We are problem solvers. No matter what, we'll find a way.

Our Leadership

To see our values in action, look to our leadership. We're passionate about supporting our neighbors, and we welcome every opportunity to make your every day—and our communities—better.



James O. Donnelly

President and Chief Executive Officer



John McCaffery

Executive Vice President and Chief Financial Officer



Steven Daniels

Executive Vice President and Chief Lending Officer



Janak Amin

Executive Vice President and Chief Operating Officer



Douglas Byers

Executive Vice President and Market Executive



John F. Carmody

Executive Vice President and Chief Credit Officer



Ryan J. French

Executive Vice President and Director of Human Resources



Joseph Mahon

Executive Vice President and Market Executive



Larry Witt

Executive Vice President and Chief Information Officer



Tracie A. Young

Executive Vice President and Director of Risk



Joe Adams

Senior Vice President and Director of Wealth Management



Mike Rollison

Senior Vice President and Commercial Loan Team Leader



Diane M. Wylam

Senior Vice President and Senior Trust Officer



Kristen E. Lancia, CFMP

Vice President & Marketing Manager

Our Board of Directors

We're able to do our very best work thanks largely to our board of directors who are a constant source of wisdom, knowledge, and expertise. They are visionaries and champions of the communities we serve, gently guiding the bank on the path ahead while ensuring we are always well-positioned and intentional about leading and serving our communities. Their insights are invaluable—and the impact they make remarkable.



James O. Donnelly

President and
Chief Executive
Officer



Dr. Andrew A. Forte

Chairman of
the Board



Kevin M. Lamont

Vice Chairman of
the board



Spencer J. Andress

Board Member



Joseph W. Carroll

Board Member



Jeffrey Gifford

Board Member



Meg L. Hungerford

Board Member



Ralph A. Matergia, Esq.

Board Member



Marissa Nacinovich

Board Member



Alexandra Nolan

Board Member



Dr. Kenneth A. Phillips

Board Member



Ronal R. Schmalzle

Board Member



James Shook

Board Member

Our History

Wayne Bank was founded in 1871 as Wayne County Savings Bank. We set to work supporting local businesses, including boat builders, manufacturers, farmers, textile workers, and other thriving industries that transformed our communities. Today we have over 30 branches across Pennsylvania and New York, and we're still in the business of helping to transform our communities—making every day better for the people and businesses we serve.

Investing in Wayne Bank

Wayne Bank has been building something worth investing in for more than 150 years. Trading on NASDAQ as Norwood Financial Corp (NWFL), we're a community bank with a proven record of steady growth, disciplined management, and reliable returns.

Our growth reflects a disciplined, opportunistic strategy: strong organic expansion bolstered by four successful acquisitions between 2011 and 2026. Most recently, we completed the Presence Bank acquisition, expanding our geographic footprint and strengthening our team.

We've also unified our family of brands under the single Wayne Bank name, reflecting the cohesive, high-performance organization we're building for the future.

For shareholders, Wayne Bank represents a compelling combination of community-rooted stability and forward-looking growth. Our experienced executive team is aligned with our Board of Directors and singularly focused on delivering value through a reliable and growing dividend, a well-positioned loan and deposit portfolio, and a financial profile strengthened by recent strategic repositioning.

- 32 consecutive years of increasing cash dividends
- ~12% compound annual asset growth since 2010
- Four successful acquisitions, including Presence Bank (2026)
- Disciplined underwriting culture with limited industry concentration
- Granular loan and deposit portfolio rooted in our communities
- Well-positioned for continued organic growth and strategic M&A opportunities



wayne
BANK™

Every Day Better™

Member
FDIC



EQUAL HOUSING LENDER

[wayne.bank](https://www.wayne.bank)