



For Immediate Release  
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### **Wayne Bank's Lancia Earns National Certification**

Honesdale, Pa – Kristen E. Lancia, Assistant Vice President and Marketing Officer for Wayne Bank, was recently awarded the Certified Financial Marketing Professional (“CFMP”) certification from the American Bankers Association (“ABA”).

President and Chief Executive Officer of Wayne Bank, Lewis J. Critelli, noted, “Earning the CFMP certification validates Kristen’s experience and depth of education in the bank marketing arena. We are so pleased to congratulate her on this admirable achievement.”

The CFMP certification is awarded to individuals who demonstrate excellence in the field of financial services marketing. To qualify for the CFMP certification, individuals must have certain levels of experience and education in the financial services marketing profession, pass an exam, and agree to abide by a code of ethics. The CFMP exam covers many areas including financial principles, laws and regulations, market research, characteristics of marketing plans, and marketing components.

Kristen began her career with Wayne Bank in 2012 and currently serves as the Bank's Assistant Vice President and Marketing Officer. She earned a B.S. in Design & Merchandising with a Writing Concentration from Drexel University and specializes in digital marketing. Kristen resides in Scranton with her husband, Ralph, and enjoys cooking, gardening, and spending time outdoors.

The American Bankers Association is the voice of the nation's \$22.5 trillion banking industry, which is comprised of small, regional, and large banks that together employ more than 2 million people, safeguard \$18 trillion in deposits, and extend nearly \$11 trillion in loans. Financial services professionals, working through ABA, initiated the CFMP certification and seven others in order to establish meaningful standards of knowledge in specialty areas of the financial services industry. ABA Professional Certifications formally recognize those who meet these standards and meet professional continuing education and development requirements. For more information, visit [www.aba.com/certifications](http://www.aba.com/certifications).

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 30 Community Offices serving Wayne, Pike, Monroe, Lackawanna, and Luzerne Counties in Pennsylvania, along with Delaware, Sullivan, Otsego, Ontario, and Yates Counties in New York State, including those offices operating under the Bank of Cooperstown and Bank of the Finger Lakes brands. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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