



Wayne Bank

A Subsidiary of Norwood Financial Corp. Member FDIC

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For Immediate Release

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Wayne Bank Offers Six Tips for Saving Success

Honesdale, PA – In recognition of America Saves Week Feb. 23 - 28, Wayne Bank is offering tips to help customers assess and improve their saving strategy.

“America Saves Week is an opportunity to step back and ask ourselves if we’re doing all we can to meet our goals,” said Lewis Critelli, President. “A few small changes can have a big impact on your financial future.”

To put customers on the path towards saving success, Wayne Bank offers the following tips:

- **Set a goal.** The first step is to establish a realistic savings goal. Consider your expenses, make a budget and determine how much you can put away each month.
- **Track your spending.** Hold yourself to the budget you’ve set by tracking your expenses. Consider using websites that segment your spending so

you can easily see what areas, if any, you are going over budget then adjust accordingly.

- Pay yourself first. Arrange to have a specific amount transferred to your savings account every pay period. If you wait till the end of the month to see what's left over, you are less likely to save.
- Consult a banker. Stop in to Wayne Bank and speak with a banker about which package of products and services would best suit your saving needs.
- Consider investments. For long-term goals, such as saving for a home or retirement, look into bonds, mutual funds, real estate and stocks.
- Set up automatic bill pay. Although 97 percent of Americans pay their bills on time, some consumers find themselves paying late fees. Set up automatic bill pay so you're never paying more than you have to.

America Saves Week is coordinated by America Saves and the American Savings Education Council. Started in 2007, the week is an annual opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 15 Community Offices in Wayne, Lackawanna, Pike and Monroe Counties. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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