

A Subsidiary of Norwood Financial Corp. Member FDIC

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For Immediate Release

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Wayne Bank Celebrates American Housing Month

Honesdale, PA – In recognition of American Housing Month, Wayne Bank is providing consumers with valuable housing information throughout the month of June. Tips for both renters and home owners will include choosing the right housing option, getting a loan, improving your credit score, going green and saving for a down payment.

"As the housing market gets into full swing, we want to work with our customers to find the housing option that is best suited for their current lifestyle and financial situation," said John H. Sanders, Senior Vice President and Retail Lending Manager, "As we celebrate America's housing choices, Wayne Bank will provide tips and tools to support our customers, whether they choose to rent or buy."

Throughout the month, Wayne Bank will provide a variety of resources to help educate consumers on the issues and options of housing. These materials will cover the following topics:

- Choosing your first home;
- Improving your credit score;

- Saving for a down payment;
- Understanding basic housing terminology;
- Helping seniors live at home longer;
- And more.

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 with Commercial Lenders easily accessible within each of those counties. Norwood also recently announced the signing of a definitive merger agreement to acquire Delaware Bancshares, Inc., and its subsidiary, NBDC Bank of Walton, NY. Pending approval, the transaction is expected to close in the third quarter of 2016. NBDC operates twelve offices located throughout Delaware and Sullivan Counties, NY. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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