For Immediate Release

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Wayne Bank Hires Delaware County Business Lender

Honesdale, PA – Lewis J Critelli, President and Chief Executive Officer of Wayne Bank, is pleased to announce that John Veleber has joined the Bank as a Senior Vice President and Commercial Loan Officer for the Delaware County market. John will be working out of the Walton Community Office to serve the needs of local businesses across Delaware County.

According to Mr. Critelli, "John is great addition to our outstanding team of business lenders. With over 13 years of banking experience concentrated in commercial lending and credit, he will be a valuable resource for local businesses looking to achieve success and reach their financial goals."

John has a Bachelor's Degree in Finance from Valparaiso University and is currently attending the Stonier Graduate School of Banking at the University of Pennsylvania. He resides in Roscoe with his yellow lab, Molson, and is involved with several nonprofit organizations in Sullivan County. During his free time, John enjoys hiking, fishing, hunting, and any other outdoor activity he can experience in the mountains outside his doorstep.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 27 Community Offices serving Wayne, Pike, Monroe, and Lackawanna Counties in Pennsylvania, along with Delaware and Sullivan Counties in New York State. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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