

For Immediate Release

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JoAnn Fuller Completes PBA Advanced School of Banking

Honesdale, PA – JoAnn Fuller, Senior Vice President and Deposit and Loan Operations Manager of Wayne Bank, has completed the third and final year of coursework at the 2017 Pennsylvania Bankers Association Advanced School of Banking, July 17-21, at the Penn Stater Conference Center, State College, Pennsylvania.

JoAnn has been employed at Wayne Bank for over 25 years. She currently serves as the Deposit and Loan Operations Manager and is responsible for providing leadership to the Deposit Operations, Loan Operations, and Electronic/Mobile Banking Departments. JoAnn has Associate's Degrees from Keystone Junior and Lackawanna College.

Lewis J. Critelli, President and Chief Executive Officer of Wayne Bank notes, "We are proud to congratulate JoAnn on this admirable achievement. Her dedication to continuing her education and advancing her skills serves as inspiration to her fellow employees, and shows why she is an invaluable member of the management team at Wayne Bank."

The PA Bankers Association Advanced School of Banking is a three-year program that builds and expands the knowledge acquired at the School of Banking. The program is designed for professionals looking to continue their educational experience, as well as those preparing to lead at senior level positions within their organization. The program consists of 200, 300 and 400 level college coursework and provides a variety of learning techniques including lectures, teamwork, computer simulations, case studies, peer presentations, independent study and home extension problems.

The Pennsylvania Bankers Association, located in Harrisburg, is the state's leading banking trade association representing an expansive and diverse membership. The Association offers extensive continuing education programs, government relations representation on behalf of the industry, and provides numerous products and services for banks and their employees.

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.

PHOTO CAPTION-LEFT TO RIGHT: Robert J. Mancuso, Executive Vice

President and Chief Operating Officer of Wayne Bank; JoAnn Fuller, Senior Vice

President and Deposit and Loan Operations Manager of Wayne Bank; and Lewis

J. Critelli, President and Chief Executive Officer of Wayne Bank.