



For Immediate Release
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**Wayne Bank Appoints Joseph Castrogiovanni to Pennsylvania
Retail Banking Market Manager**

Honesdale, PA – Lewis J. Critelli, President and Chief Executive Officer of Wayne Bank, is pleased to announce that Joseph Castrogiovanni, Senior Vice President/Commercial Loan Officer has been named Pennsylvania Retail Banking Market Manager. In his new role, Joe will be responsible for managing the sales and operational aspects of the Pennsylvania Community Office Network.

According to Mr. Critelli, “Wayne Bank’s growth has created opportunities for employees to expand their horizons and this position is well suited for Joe’s diverse banking talent and experience. We are excited for the leadership and vision that Joe brings to this new responsibility.”

Joe is a graduate of Bloomsburg University with an MBA in finance from Marywood University.

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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