

For Immediate Release

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Wayne Bank Promotes Julie Kuen to Senior Vice President

Honesdale, Pa – Lewis J. Critelli, President and Chief Executive Officer of Wayne Bank is pleased to announce the promotion of Julie Kuen to Senior Vice President.

According to Mr. Critelli, "As an integral member of Wayne Bank's senior management team, Julie is highly deserving of this special recognition. She leads our retail operations, electronic banking, and retail training departments with great skill and dedication. Julie has had a very distinguished career at Wayne Bank with many accomplishments. I congratulate her on this well-deserved promotion and look forward to watching her continued success."

Julie joined the Bank in September of 1997 and currently serves as the Retail Operations and Electronic Banking Manager, also overseeing the retail training department. She has held several titles during her tenure with Wayne Bank, including Marketing Manager and has over 22 years of banking experience. Julie resides in Honesdale with her fiancé, Andrew, and kids.

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, Lackawanna, and Luzerne 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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