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Wayne Bank Unveils Walton Smart Banking Solution Center

Walton, NY – Wayne Bank recently completed the installation of a new Smart Banking Solution Center in their Walton Community Office. This is the Bank's fourth Smart Banking Solution Center, and the first in Delaware County.

The Smart Banking Solution Centers were designed to introduce customers to the wide array of electronic and mobile banking services offered by the Bank. The centerpiece of each is an interactive, state-of-the-art, floor-standing touchscreen that customers can use to access detailed information and video tutorials. Electronic and mobile banking services including Online Banking, Mobile Banking, Mobile Deposit Capture, BillPay, Direct Deposit, Instant Balance, Touch ID®, and CardValet® are featured.

"We are so pleased to introduce our Smart Banking Solution Center to Walton and the surrounding communities," stated Lewis J. Critelli, President and Chief Executive Officer of Wayne Bank. "Wayne Bank offers a full suite of electronic and mobile banking services and the Smart Banking Solution Center

provides a convenient location for customers to explore these wonderful resources."

Robert J. Mancuso, Executive Vice President and Chief Operating Officer of Wayne Bank, added, "We are dedicated to providing the most advanced, secure, and user-friendly bank technology to our valued customers. Our innovative Smart Banking Solutions Centers help to strengthen that commitment, and we are excited to launch additional centers throughout our market area this year.

CardValet is a registered trademark of Fiserv, Inc. Touch ID is a registered trademark of Apple, Inc.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 25 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 CAPTON: LEFT TO RIGHT: Lenore Dutcher, Walton Customer Service Representative; Kristen E. Lancia, Marketing Associate; Julie Kuen, Vice President, Retail Operations and Marketing Manager; Lewis J. Critelli, President and Chief Executive Officer; Timothy W. Gutliph, Walton Community Office Manager; William S. Lance, Executive Vice President and Chief Financial Officer; Robert J. Mancuso, Executive Vice President and Chief Operating Officer; and Dawnette Hotaling, Senior Vice President, NY Retail Banking Market Manager.