



Wayne Bank

A Subsidiary of Norwood Financial Corp. Member FDIC

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Wayne Bank Offers CardValet for Improved Debit Card Control

Honesdale, PA – Wayne Bank is pleased to introduce CardValet®, a mobile card management application that helps reduce fraud by allowing cardholders to monitor accounts with their smartphone and control how, when and where their debit card is used.

CardValet was developed in partnership with Fiserv and is available in the Apple® App Store or Google® Play. Once CardValet is set up, cardholders have the ability to “turn off” their card when not in use, establish transaction spending limits and decline a transaction when the amount exceeds a predefined threshold.

Real-time smartphone alerts can be customized based on the types of information each cardholder would like to receive. For example, a cardholder can set up an alert to be notified when a card is used, when a transaction is approved

and exceeds any of the permitted use policies, or when a card transaction has been attempted but has been declined based on the parameters established.

CardValet offers cardholders the capability of linking additional accounts to better monitor dependent spending. For example, by using the GPS system in their smart phone, geographic use restrictions can be established for college students along with restrictions on merchant type and spending limits.

CardValet is also ideal for small businesses. All transactions can be monitored or controlled for specific merchant categories, such as travel, restaurants or entertainment, and can be denied or reported for types of merchants deemed not business-related.

“CardValet is ideal for users who want to actively manage their cards. CardValet’s inventive and thoughtful approach to card management makes the user experience as easy as possible,” said JoAnn Fuller, Vice President and Deposit and Loan Operations Manager. “We are excited to offer this tool to our cardholders! Not only is CardValet user-friendly and convenient, but it will aid in our continued efforts to prevent fraud and identity theft for our cardholders.”

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 15 Community Offices in Wayne, Lackawanna, Pike and Monroe Counties with Commercial

Lenders easily accessible within each of those counties. Norwood also recently announced the signing of a definitive merger agreement to acquire Delaware Bancshares, Inc., and its subsidiary, NBDC Bank of Walton, NY. Pending approval, the transaction is expected to close in the third quarter of 2016. NBDC operates twelve offices located throughout Delaware and Sullivan Counties, NY. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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