

For Immediate Release

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Wayne Bank Promotes Gerald Arnese to Vice President

Honesdale, Pa – Lewis J. Critelli, President and Chief Executive Officer of Wayne Bank is pleased to announce the promotion of Gerald ("Jerry") Arnese to Vice President.

Mr. Critelli noted, "Jerry's hard work, dedication, and expertise have contributed to the growth of our organization. He is an asset to our retail lending team and I am delighted to announce his promotion."

Jerry joined the Bank in 2013 and serves as the Installment Lending

Officer. He has over 25 years of banking experience and holds a Bachelor's

Degree in Business Management from Marywood University. In his spare time,

Jerry enjoys working on home improvement projects and watching his two

daughters participate in their respective sports.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 30 Community Offices serving Wayne, Pike, Monroe, Lackawanna, and Luzerne Counties in Pennsylvania, along with Delaware, Sullivan, Otsego, Ontario, and Yates

Counties in New York State, including those offices operating under the Bank of Cooperstown and Bank of the Finger Lakes brands. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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