



For Immediate Release
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**Wayne Bank Promotes Tonya Ryan
to Commercial Loan Documentation Officer**

Honesdale, PA – Lewis J. Critelli, President and Chief Executive Officer of Wayne Bank, is pleased to announce the promotion of Tonya Ryan to Commercial Loan Documentation Officer.

Mr. Critelli noted, “Tonya’s attention to detail, organizational skills, and loan expertise have contributed to the success of our commercial lending team and I am delighted to announce her promotion.”

Mrs. Ryan joined Wayne Bank in 2016 and has worked in multiple departments during her tenure including the Hawley Community Office and Loan Operations Department. She holds a Business Degree from Lackawanna College. Mrs. Ryan resides in Beach Lake with her husband and two children and enjoys spending time with friends, family, and her dog, Iris.

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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