

For Immediate Release

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Wayne Bank Finance Team Inducted into PA Bankers Association's 40-Year Club

Honesdale, PA – Wayne Bank's William S. Lance, Executive Vice

President and Chief Financial Officer; and Nancy Hart, Senior Vice President and

Controller, were recently recognized by the Pennsylvania Bankers Association

("PBA") for their 40 years of service to the banking industry.

New inductees to the 40-Year Club, Mr. Lance and Mrs. Hart were honored at the PBA Group 3 meeting that was held in March.

Jim Donnelly, President and Chief Executive Officer of Wayne Bank said, "We are so proud to congratulate Bill and Nancy on achieving this milestone of service to the community banking industry. It is a privilege for Wayne Bank's customers, shareholders, and employees to enjoy the benefit of their extensive experience, leadership, and dedication after 40 impressive years in banking."

A graduate of the University of Scranton, Mr. Lance has served the banking industry for over forty years, including the last 13 years at Wayne Bank.

In his current position as Executive Vice President and Chief Financial Officer, he

is responsible for managing the finance division of the Bank. His duties include finance and accounting activities, interest rate risk management, and compliance with regulatory requirements. Mr. Lance has a history of involvement with the Pennsylvania Bankers Association and has served the organization in various capacities, including Secretary of Group 3 since 2011.

Mrs. Hart joined the Bank in 1979 as a member of the Bookkeeping

Department. Over the course of her career with Wayne Bank, she has held
positions in the Loan Department, as a Branch Manager, and as a Finance

Manager in the Accounting Department. In 1997, Mrs. Hart was promoted to
Controller and Assistant Secretary. In 2015, she was promoted to her current
title of Senior Vice President. Nancy holds an associate degree with honors in
Banking and Finance through the American Institute of Banking. She has also
completed a two-year Graduate School of Banking and Financial Management
program and is a graduate of the PBA's School of Banking.

The Pennsylvania Bankers Association, located in Harrisburg, is the state's leading banking trade association representing an expansive and diverse membership. The Association offers extensive continuing education programs, government relations representation on behalf of the industry, and provides numerous products and services for banks and their employees.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 29 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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