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STEVEN DANIELS HONORED AS

FUTURE UNDER 40 AWARD WINNER

Honesdale, PA – Steven Daniels, Wayne Bank's Senior Vice President and Director of Consumer Banking, was announced as a winner of the Pennsylvania Bankers Association's ("PA Bankers") Future Under 40 Awards.

The Future Under 40 Award recognizes influential senior leaders who inspire and promote the growth of young professionals in their industry. They are honored as young leaders who have made a tremendous impact in their institution, community, and industry.

Mr. Daniels joined Wayne Bank in 2011 and has held various roles during his tenure. He holds a bachelor's degree from Penn State University, is a graduate of the PBA Advanced School of Banking and is presently enrolled in the ABA Stonier Graduate School of Banking. In addition to serving as Co-Chair of the United Way of Lackawanna and Wayne Counties, Mr. Daniels is also the Co-Chair of the Talent and Financial Development Committee of Wayne Tomorrow, as well as past President of the Honesdale Area Jaycees. A lifelong resident of Wayne County, he resides in Milanville with his wife, Ali, and son, Russell. Jim Donnelly, President and Chief Executive Officer of Wayne Bank stated, "Steve has played a key leadership role in driving Wayne Bank's consumer banking products and services. His guidance, expertise, and commitment to our customers have helped ongoing initiatives to grow the Bank and support shareholder value. Under his leadership, our consumer banking division has made significant advancements in high-tech financial solutions while maintaining our relationship-based banking standard for our customers. He is extremely deserving of this award, and we are proud to celebrate his recognition."

PA Bankers has been bringing banks and bankers together for more than 125 years to learn, grow, serve, and engage with their peers, communities, and lawmakers. The association has built a strong reputation as a leading advocate for pro-banking policies at the state and federal levels, as well as the delivery of quality education, products and services for banks of all sizes 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, 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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