

For Immediate Release

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## Wayne Bank Announces Addition to its Commercial Lending Team in Geneva

Honesdale, PA- Jim Donnelly, President, and Chief Executive Officer of Wayne
Bank, is pleased to announce the addition of Steven Lauer as Vice President and
Commercial Loan Officer to the Bank of the Finger Lakes market.

Lauer joins the Bank with over 25 years of business banking experience working with community banks throughout Broome, Onondaga, and Seneca Counties.

In his new role, Lauer will manage a portfolio of commercial relationships, as well as develop and close new business within the Finger Lakes market. He will work out of the Geneva Office location.

Mr. Donnelly stated, "We are very excited to welcome Steve to our Bank of the Finger Lakes lending team. With his extensive background in commercial banking, he is certainly a wonderful asset to the team!"

Lauer holds a BS in Business Administration and an MBA from LeMoyne

College. He resides in Camillus with his wife, Tracy. They have four children and seven grandchildren.

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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