

For Immediate Release

Contact: Kristen E. Lancia, CFMP, VP & Marketing Manager

Email: kristen.lancia@waynebank.com

Phone: (570) 253-8594

Wayne Bank Announces Promotion in Loan Operations Department

Honesdale, PA- Jim Donnelly, President and Chief Executive Officer of Wayne

Bank, is pleased to announce the promotion of Tonya Ryan to Assistant Vice President

and Commercial Loans Documentation Officer.

Ryan joined the bank in 2016 and has held several titles during her tenure. She holds a business degree from Lackawanna Community College.

Mr. Donnelly stated, "I'm so pleased to announce this promotion. As a Commercial Loan Documentation Officer, Tonya is responsible for reviewing and overseeing all loan documents for community lending and community development purposes. She is a valued employee whose knowledge, expertise, and precision reflects in all aspects of her work."

Ryan resides in Beach Lake with her Husband, Scott. She has two children, Veara and Keith, and a one and half year-old grandson, whom she adores.

Wayne Bank is a subsidiary of Norwood Financial Corp, Member FDIC, Equal Housing Lender, 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.

###