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For Immediate Release  
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### **Wayne Bank Announces Hiring of Risk Director for New Department**

Honesdale, PA- Jim Donnelly, President, and Chief Executive Officer of Wayne Bank, is pleased to announce the addition of Tracie Young as Wayne Bank's new Director of Risk.

Young joins the Bank as a Senior Vice President and will oversee the newly formed Risk Management department. She will work out of the Bank's Corporate Office in Honesdale, PA.

Young brings over 30 years of experience in the areas of risk management, internal audit, and compliance for financial institutions. In her new role, she will be responsible for overseeing the Bank's risk management framework, which includes Audit, Compliance, Deposit Operations, Fraud, and Security & Facilities, while proactively identifying and addressing potential risks to the operations of the business.

Mr. Donnelly stated, “We are excited to welcome Tracie to our team. Her extensive knowledge and dedication to effective risk management, will play a key role in safeguarding the interests of the Bank, while promoting a culture of informed decision-making.”

Young resides in Honesdale, PA with her husband, Neal. They have two daughters.

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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