

For Immediate Release

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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 Corissa O'Malley to Assistant Vice President and Loan Documentation Manager.

In her new role, O'Malley will lead the New York and Pennsylvania retail loan processing and documentation teams.

O'Malley joined the Bank in 2011, and has held several positions during her tenure, most recently as Residential Mortgage Processor and Loan Documentation Officer.

According to Mr. Donnelly, "I'm very pleased to announce Corissa's promotion, as her dedication to Wayne Bank over these last 13 years make her the ideal individual for this role. I look forward to her continued leadership as she oversees the residential loan documentation and processing department, while ensuring efficient systems are in place and loans remain in good standing."

O'Malley resides in South Canaan, PA, with her husband, Eugene, and their two children.

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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