

For Immediate Release

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Bank of the Finger Lakes Announces New Commercial Loan Officer

Honesdale, PA- Jim Donnelly, President and Chief Executive Officer of Wayne
Bank, is pleased to welcome Russell T. Rohan Jr. as a new Commercial Loan Officer at
the Bank of the Finger Lakes Geneva Community Office located at 389 Hamilton Street.

In this role, Rohan will be responsible for managing and expanding the bank's portfolio of commercial loans, offering tailored financial solutions to businesses, and fostering relationships within the community. Rohan's deep understanding of the commercial lending landscape and commitment to delivering exceptional service aligns perfectly with Wayne Bank's mission to foster economic development in the communities it serves.

Mr. Donnelly stated, "We understand the critical role that local businesses play in driving economic growth and creating jobs. Russell's extensive experience and passion for helping businesses succeed will play a crucial role in expanding our commercial lending services and supporting the financial needs of local businesses."

Rohan joins the Bank of the Finger Lakes with a robust background in commercial lending, bringing over 25 years of experience in the banking industry.

Rohan is certified in commercial credit, a former SEC series 7/63 licensed institutional investment broker, and a successful entrepreneur with a concentration in construction property management. Rohan serves as a Board Member for the Greater Syracuse Business Development Center and resides in Manlius with his wife of 25 years. The couple has two sons.

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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