

For Immediate Release

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Wayne Bank Promotes Karolyn Frey to Effort Assistant Community Office Manager

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

Bank, is pleased to announce the promotion of Karolyn Frey to Effort Assistant

Community Office Manager.

"Karolyn's exemplar work ethic and commitment to the employees and customers of the Effort Community Office make her well deserving of this promotion. Her ability to lead operations and put others first will continue to contribute to our growth and success at Wayne Bank," said Mr. Donnelly.

Frey joined Wayne Bank in 2013 and previously served as a Branch Specialist, where she was responsible for maintaining the teller transactions and branch operations of the Effort Community Office. Frey is a graduate of Northampton Community College, where she received an associate's degree in liberal arts. In addition to over 20 years of banking experience, Frey was recently appointed as a Notary Public for the state of

Pennsylvania. She resides in Stroudsburg with her significant other, Peter, and her two children, Peter and Kaylynn.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 30 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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