

For Immediate Release

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Wayne Bank Promotes Tracie Young to Executive Vice President and Director of Risk

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

Bank, is pleased to announce the promotion of Tracie Young to Executive Vice

President and Director of Risk.

"I am extremely proud to announce Tracie's promotion. She consistently pushes herself and those around her to promote effective risk management here at Wayne Bank. Her extensive knowledge and dedication to safe, efficient operations help us safeguard the interests of the Bank, and we are lucky to have her leading the Risk Department," said Mr. Donnelly.

Young joined Wayne Bank in 2023 and has most recently served as a Senior Vice President, where she was responsible for overseeing the Bank's risk management framework, which includes Audit, Compliance, Deposit Operations, Fraud, and Security & Facilities. With over 30 years of experience, Tracie is critical to proactively identifying

and addressing potential risks to the operations of the Bank. 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 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 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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