



Wayne Bank

A Subsidiary of Norwood Financial Corp. Member FDIC

717 Main Street, P.O. Box 269, Honesdale, Pennsylvania 18431
570-253-1455 • FAX: 570-253-3278 • www.waynebank.com

Wayne Bank Announces Scranton Regional Manager and Promotion

Honesdale, PA – Lewis J. Critelli, President and Chief Executive Officer of Wayne Bank is pleased to announce that John Koczwarra has been hired as Vice President and Regional Manager of the Lackawanna County market. John is based in the Central Scranton Office, and will oversee the additional community offices in West Scranton and Clarks Summit.

John has a Bachelor's Degree in Business Administration, from Wilkes University with a major in Banking and Finance. He is a graduate of the Pennsylvania Bankers Association's Advanced School of Banking and has 27 years of banking experience. His banking experience has encompassed Lackawanna, Luzerne and Monroe Counties during his employment with other financial institutions.

According to Mr. Critelli, "John is a great addition to our management staff and will lead the retail management team in Lackawanna County with his knowledge and expertise in retail banking and loan growth. With his varied and extensive background, John will help us to grow and prosper in Lackawanna County."

Mr. Koczwarra is the President of the Board of Directors for Pocono Alliance in Monroe County, serves on the Board of Directors for the American Red Cross of Lackawanna County, and is an advisory council member at St. John the Baptist Cathedral in Mayfield PA.

Mr. Koczwarra is a resident of South Abington Township, PA and he and his wife, Mary, are the parents of two daughters.

Additionally, Beverly Wallace was promoted to Community Office Manager of the Central Scranton Office. Beverly has been the Assistant Community Office Manager since July of 2012. Ms. Wallace has over 30 years of banking experience and has taken numerous American Institute of Banking (AIB) courses and earned an AIB certificate from Bucknell University.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is headquartered in Honesdale, Pennsylvania. The Bank has 16 Community Offices with 3 offices located in Lackawanna County. The stock trades on the NASDAQ Global Market under the symbol— NWFL with Total Assets of \$697.6 million as of June 30, 2013.