



Wayne Bank

A Subsidiary of Norwood Financial Corp. Member FDIC

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For Immediate Release

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Wayne Bank Promotes John Carmody to Executive Vice President and Chief Credit Officer

Honesdale, PA – Lewis J. Critelli, President and Chief Executive Officer of Wayne Bank is pleased to announce the promotion of John Carmody to Executive Vice President and Chief Credit Officer. John joined Wayne Bank in January of 1996 and has been Senior Vice President since 2009.

John received his MBA from Lehigh University and has a Bachelor of Science and Business Administration degree from Shippensburg University. In 2000, he graduated from the Pennsylvania Bankers of America Central Atlantic Advanced School of Banking. In 2009, John graduated from the American Bankers Association Stonier National Graduate School of Banking.

According to Mr. Critelli, “It is rewarding to recognize John’s service to the bank and its customers. John continues to be an invaluable member of the organization, expertly managing customer relationships and credit risk.”

John is a native of Honesdale and resides in Hawley with his wife, Tonia and their two children, Liam and Lilah.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has fifteen Community Offices in Wayne, Pike, Monroe, and Lackawanna Counties. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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