



Wayne Bank

A Subsidiary of Norwood Financial Corp. Member FDIC

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For Immediate Release

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Wayne Bank Recognizes Older Americans Month

Honesdale, PA – In recognition of Older Americans Month in May, Wayne Bank is providing tips and advice to prevent financial exploitation of older adults.

“Seniors are increasingly becoming targets for financial abuse” said Lewis Critelli, President and Chief Executive Officer. “People over 50 years old control over 70 percent of the nation's wealth and fraudsters are using new tactics to take advantage of the growing number of older Americans.”

Bank employees are frequently trained to identify red flags commonly associated with financial abuse, from unusual recent withdrawals to a new person accompanying the older customer to the bank.

However, elder financial abuse is best combated when bankers and customers work together. To help older Americans protect themselves, Wayne Bank is offering following these tips:

- Keep personal information private. Never share your social security number, account information, or personal details over the phone or internet, unless you initiated contact with a trusted source.
 - Shred! Shred! Shred! Shred receipts, bank statements and unused credit card offers before throwing them away so fraudsters can't piece together your personal information.
 - Don't let a so-called "advisor" pressure you. Never let a new or untrusted "advisor" pressure you into sharing personal or financial details. He or she could be a fraudster.
 - Check your credit report. Customers should check their credit report at least one a year to ensure no new credit cards or accounts have been opened by criminals in your name. To receive a free copy of your credit report from each of the three credit reporting agencies, visit the Federal Trade Commission's website at www.annualcreditreport.com, or call 1-877-322-8228.
 - Never rush into a financial decision. Ask for details in writing.
- Wayne Bank is always available to help with any of your financial needs.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 15 Community Offices in Wayne, Lackawanna, Pike and Monroe Counties. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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