



For Immediate Release
Contact: Eli Tomlinson, Vice President
Email: eli.tomlinson@waynebank.com
Phone: (570) 253-8566

**Wayne Bank Celebrates New Community Offices
With Ribbon Cutting Ceremony In Walton, NY**

Walton, NY – Wayne Bank recently held a Ribbon Cutting Ceremony at its newly acquired Community Office in Walton, NY on November 1st.

Around 50 community leaders and representatives from local businesses attended the event. In addition to the ribbon cutting, the ceremony also included a welcome address by Wayne Bank’s President and Chief Executive Officer, Lewis J. Critelli, a Walton themed local trivia challenge, and refreshments from Danny’s Restaurant.

“We are so pleased by the wonderful welcome we’ve received here in Walton and in our other New York Community Offices,” said Mr. Critelli. “‘Helping the Community Grow’ has been our mission for over 144 years and we are very excited to bring this philosophy to Delaware and Sullivan Counties, NY. Wayne Bank has the knowledge, expertise, and modern business banking solutions to help local businesses achieve success, which will in turn, help to make the local communities successful.”

Earlier this year, Wayne Bank acquired New York Community Offices in Andes, Callicoon, Franklin, Hamden, Liberty, Monticello, Narrowsburg, Roscoe, Roxbury, Stamford, Walton, and Wurtsboro, which were formerly branches of the National Bank of Delaware County (NBDC). The Ribbon Cutting Ceremony in Walton was the finale to the Bank's Grand Opening events that were recently held at each New York Community Office.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 27 Community Offices serving Wayne, Pike, Monroe, and Lackawanna Counties in Pennsylvania, along with Delaware and Sullivan Counties in New York State. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

PHOTO CAPTION - LEFT TO RIGHT: John F. Carmody, Wayne Bank Executive Vice President, Chief Credit Officer; Kathy Shelton, Klinger's Power Sports; Debra Renwick, Wayne Bank Walton Community Office Manager; Barbara Klinger, Klinger's Power Sports; Maureen Wacha, Walton Chamber of Commerce President; Paula Brown, representative for Congressman Chris Gibson, 19th District of New York; James Thompson, Chairman, Delaware County Industrial Development Agency; Michael P. DeGroat, Wayne Bank Regional Advisory Board; Wilma Hanna, Danny's Restaurant; Clifford W. Crouch, Assemblymember District 122; James Burke, Wayne Bank Executive Vice President, Chief Lending Officer; Ray Pucci, Executive Director, Delaware County Chamber of Commerce; Ronda Williams, RMC, Walton Town Clerk; Patrick R. Galloway, Wayne Bank Regional Advisory Board; Dawnette M.

Hotaling, Wayne Bank Senior Vice President, New York Retail Banking Market Manager; Dr. Kenneth A. Phillips, Wayne Bank/Norwood Financial Board of Directors; John Veleber, Wayne Bank Senior Vice President, Senior Commercial Loan Officer; William S. Lance, Wayne Bank Executive Vice President, Chief Financial Officer; Lewis J. Critelli, Wayne Bank President and Chief Executive Officer; Ed Snow, Mayor, Village of Walton; John H. Sanders, Wayne Bank Senior Vice President, Retail Lending Manager; John E. Marshall (Holding the scissors), Wayne Bank/Norwood Financial Chairman of the Board; Diane M. Wylam, Wayne Bank Senior Vice President, Senior Trust Officer; Charles F. Gregory, Supervisor, Town of Walton; William W. Davis, Jr., Wayne Bank/Norwood Financial Vice Chairman of the Board; Roger B. Clough II, Superintendent of Schools, Walton Central School District; Leonard A. Govern, Jr., Wayne Bank Regional Advisory Board; Meg Hungerford, Wayne Bank Regional Advisory Board; Gary J. Grayson, Esq., Grayson Law Office; Paul Olsen, Walton Police Chief; Joel Smith, Wayne Bank Regional Advisory Board; Beverly J. Shields, Delaware County Treasurer; Robert J. Mancuso, Wayne Bank Executive Vice President, Chief Information Officer; Linda Hitt, Delaware Opportunities.

###