



For Immediate Release
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Wayne Bank Helps Flatten the Curve During COVID-19 Pandemic

Honesdale, PA – Lewis J Critelli, President and Chief Executive Officer of Wayne Bank, has announced that due to the progression of COVID-19, Wayne Bank locations are offering drive-up banking services only, through April 1, 2020.

Wayne Bank Community Offices are also providing personal assistance by appointment for any loan or deposit needs with business lenders, mortgage originators, and retail bankers. Customers are asked to schedule an appointment by calling (800) 598-5002 or their local Community Office.

“As a 149 year old community bank, Wayne Bank has survived many uncertain times throughout history, and we are here for you now, just as we have always been,” stated Mr. Critelli. “We are actively monitoring the Coronavirus situation every day and our Business Continuity Planning Committee is continually reviewing ongoing developments from the Center for Disease Control and the World Health Organization. At this time, we are focusing on the safety and security of our employees, customers, and community as we work together to help flatten the curve of COVID-19. We appreciate your business and

understanding, and remain ready to help with your financial matters during this time of uncertainty. Please don't hesitate to contact us, if we may be of service."

All locations are currently operating during normal business hours. The Hamden, NY Community Office, which does not have drive-up banking, will have reduced lobby hours.

The Bank also recommends that customers take advantage of their full-suite of electronic and mobile banking services including online banking, mobile banking, telephone banking, ATM services, and more, which are available 24 hours a day and seven days a week. Please visit waynebank.com for more information.

Loans are subject to Wayne Bank's credit policy. Certain restrictions apply. Ask for details. NMLS # 462082.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, Equal Housing Lender, and is located in Honesdale, Pennsylvania. The Bank has 27 Community Offices serving Wayne, Pike, Monroe, Lackawanna, and Luzerne 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.

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