



For Immediate Release

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John “JK” Karavis Joins Wayne Bank’s Business Lending Team

Honesdale, PA – Lewis J Critelli, President and Chief Executive Officer of Wayne Bank, is pleased to announce that John “JK” Karavis has joined the Bank as a Vice President and Commercial Loan Officer. JK will work out of the Bank’s Exeter and Effort Community Offices to serve the needs of businesses in Luzerne and Monroe Counties.

According to Mr. Critelli, “I am so pleased to welcome JK to our outstanding commercial lending team. He has 26 years of financial expertise in commercial and retail lending, as well as investment banking, making him an ideal complement to our team.”

JK holds a bachelor’s degree from King’s College and is an Executive Board Member of the Downtown Wilkes Barre Business Association. He has been involved with the Rotary Club of Plymouth for over 25 years, having served as President seven times, a Paul Harris Fellow three times, and as an Assistant Governor. JK resides in Dallas with his wife, Shelly, and son, Sam.

Wayne Bank is a subsidiary of Norwood Financial Corp., Member FDIC, and is located in Honesdale, Pennsylvania. The Bank has 30 Community Offices

serving Wayne, Pike, Monroe, Lackawanna, and Luzerne Counties in Pennsylvania, along with Delaware, Sullivan, Otsego, Ontario, and Yates Counties in New York State, including those offices operating under the Bank of Cooperstown and Bank of the Finger Lakes brands. The stock trades on the NASDAQ Global Market under the symbol— NWFL.

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