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NORWOOD FINANCIAL CORP  
Form 8-K  
April 23, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)  
April 21, 2003

NORWOOD FINANCIAL CORP.

-----  
(Exact name of Registrant as specified in its Charter)

Pennsylvania

0-28364

23-2828306

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(State or other jurisdiction  
of incorporation)

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(Commission File Number)

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(IRS Employer  
Identification  
Number)

717 Main Street, Honesdale, Pennsylvania

18431

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(Address of principal executive offices)

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(Zip Code)

Registrant's telephone number, including area code: (570) 253-1455  
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Not Applicable

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(Former name or former address, if changed since last Report)

NORWOOD FINANCIAL CORP.

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INFORMATION TO BE INCLUDED IN REPORT  
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Item 7. Financial Statements, Pro Forma Financial

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Information and Exhibits  
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(c) Exhibits:

99.1 Press Release dated April 21, 2003

Item 9. Regulation FD Disclosure  
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Information under this Item 9 is being provided pursuant to Item 12 - Results of Operations and Financial Condition in accordance with Release No. 34-47583. On April 21, 2003, the Registrant issued a press release to report earnings for the quarter ended March 31, 2003 and announcing the payment of a special 50% stock dividend. A copy of the press release is furnished with this Form 8-K as an exhibit.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, hereunto duly authorized.

NORWOOD FINANCIAL CORP.

Date: April 23, 2003

By: /s/William W. Davis, Jr.  
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William W. Davis, Jr.  
President and Chief Executive Officer