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NORWOOD FINANCIAL CORP
Form 8-K
January 11, 2001

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)
January 10, 2001

NORWOOD FINANCIAL CORP.

(Exact name of Registrant as specified in its Charter)

Pennsylvania	0-28366	23-2828306
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(State or other jurisdiction of incorporation)	(SEC File No.)	(IRS Employer Identification Number)

717 Main Street, P.O. Box 269, Honesdale, Pennsylvania	18431
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (570) 253-1455

Not Applicable

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

INFORMATION TO BE INCLUDED IN REPORT

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Item 5. Other Events

Reference is made to the press release dated January 10, 2001, which is attached hereto as Exhibit 99, and incorporated herein by this reference.

Item 7. Financial Statements, Pro Forma Financial Information
and Exhibits

Exhibit 99 Press Release dated January 10, 2001.

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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, thereunto duly authorized.

NORWOOD FINANCIAL CORP.

Date: January 10, 2001

By: /s/Lewis J. Critelli

Lewis J. Critelli
Executive Vice President and Chief
Financial Officer