

Edgar Filing: NORWOOD FINANCIAL CORP - Form 5

NORWOOD FINANCIAL CORP

Form 5

February 10, 2003

OMB APPROVAL

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U.S. SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 5

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or  
Section 30(h) of the Investment Company Act of 1940

[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5  
obligations may continue. See Instruction 1(b).

[ ] Form 3 Holdings Reported  
[ ] Form 4 Transactions Reported

1. Name and Address of Reporting Person\*

KNELLER JOSEPH A.  
(Last) (First) (Middle)

717 MAIN STREET

(Street)

HONESDALE PA 18431  
(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol

NORWOOD FINANCIAL CORP / NWFL

3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)

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4. Statement for Month/Year

DECEMBER 2002

5. If Amendment, Date of Original (Month/Year)

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## 6. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

[ ] Director

[ X ] Officer (give title below)

[ ] 10% Owner

[ ] Other (specify below)

SENIOR VICE PRESIDENT

## 7. Individual or Joint/Group Reporting

(Check Applicable line)

[ X ] Form filed by One Reporting Person

[ ] Form filed by More than One Reporting Person

Table I -- Non-Derivative Securities Acquired, Disposed of,  
or Beneficially Owned

[illegible]

\*If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Persons who respond to the collection of information contained (Over)  
in this form are not required to respond unless the form displays SEC 2270 (9-02)  
a currently valid OMB control number.

FORM 5 (continued)

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned  
(e.g., puts, calls, warrants, options, convertible securities)

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COMMON

BY: LEWIS J. CRITELLI  
/S/JOSEPH A. KNELLER ATTORNEY-IN-FACT FEBRUARY 6, 2003

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\*\*Signature of Reporting Person Date

Note: File three copies of this Form, one of which must be manually signed.  
If space provided is insufficient, see Instruction 6 for procedure.

SEC 2270 (9-02)