

Edgar Filing: NORWOOD FINANCIAL CORP - Form 8-K

NORWOOD FINANCIAL CORP  
Form 8-K  
January 27, 2004

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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) January 26, 2004  
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NORWOOD FINANCIAL CORP.

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(Exact name of registrant as specified in its charter)

|   |                          |                                      |
|---|--------------------------|--------------------------------------|
| Pennsylvania                                      | 0-28364                  | 23-2828306                           |
| -----   | -----                    | -----                                |
| (State or other jurisdiction<br>of incorporation) | (Commission File Number) | (IRS Employer<br>Identification No.) |

|  |            |
|--|------------|
| 717 Main Street, Honesdale, Pennsylvania | 18431      |
| -----                                    | -----      |
| (Address of principal executive offices) | (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)

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NORWOOD FINANCIAL CORP.  
INFORMATION TO BE INCLUDED IN REPORT

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Item 7. Financial Statements and Exhibits  
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(c) Exhibits: The following exhibits are being furnished with this report.

99.1 Press Release dated January 26, 2004

Item 12. Results of Operations and Financial Condition  
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On January 26, 2004, the Registrant issued a press release to report earnings for the year ended December 31, 2003. 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: January 26, 2004

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

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