

Edgar Filing: NORWOOD FINANCIAL CORP - Form 4

NORWOOD FINANCIAL CORP  
Form 4  
January 29, 2003

-----  
OMB APPROVAL  
-----  
OMB Number                 3235-0287  
Expires:                 January 31, 2005  
Estimated average burden  
hours per response         ..... 0.5  
-----

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

FORM 4

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).

(Print or Type Responses)

=====

1. Name and Address of Reporting Person\*

Sanders                             John                             H.  
-----  
      (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. IRS or Identification Number of Reporting Person, if an entity (Voluntary)

--

=====

4. Statement for Month/Day/Year

01/28/2003

=====

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

--

=====

6. Relationship of Reporting Person(s) to Issuer

**Edgar Filing: NORWOOD FINANCIAL CORP - Form 4**

(Check all applicable)

- Director  10% Owner  
 Officer (give title below)  Other (specify below)

Senior Vice President  
 -----

=====  
 7. Individual or Joint/Group Filings  
 (Check Applicable Line)

- 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  
 =====

1. Title of Security (Instr. 3)	2. Transaction Date (mm/dd/yy)	2A. Deemed Execution Date, if any (mm/dd/yy)	3. Transaction Code (Instr. 8) ----- Code V	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) ----- Amount or Price (A) or (D)	5. Amount Secur Benef Owned Follo Repor Trans (Inst and
Common	01/28/03		P	45 A \$31.24	2,18

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly by the reporting person.  
 \*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 in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1

FORM 4 (continued)

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

Edgar Filing: NORWOOD FINANCIAL CORP - Form 4

=====

1. Title of Derivative Security (Instr. 3)	2. Conver- sion or Exer- cise Price of Deriv- ative Secur- ity	3. Trans- action Date (Month/ Day/ Year)	3A. Deemed Execution Date if any (Month/ Day/ Year)	4. Trans- action Code (Instr. 8) ----- Code V	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) ----- (A) (D)	6. Date Exercisable and Expiration Date (Month/Day/Year) ----- Date Expira- tion Date	7. Title and Amount of Underlying Securities (Instr. 3 and 4) ----- Amount or Number of Shares
--	---	--	--	--	--	---	--

Options -

Right-to-buy Common

=====

Explanation of Responses:

by: Lewis J. Critelli  
/s/John H. Sanders Attorney-in-Fact 1/28/03

-----  
\*\*Signature of Reporting Person Date

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal  
Violations.  
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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

Potential persons who are to respond to the collections of information contained

Edgar Filing: NORWOOD FINANCIAL CORP - Form 4

in this form are not required to respond unless the form displays a currently valid OMB Number.

Page 2