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NORWOOD FINANCIAL CORP

Form 8-K July 18, 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) July 17, 2003

NORWOOD FINANCIAL CORP. (Exact name of registrant as specified in its charter) 0-28364 23-2828306 Pennsylvania (State or other jurisdiction (Commission File Number) (IRS Employer of incorporation) dentification No.) 717 Main Street, Honesdale, Pennsylvania 18431 ______ (Zip Code) (Address of principal executive offices) Registrant's telephone number, including area code: (570) 253-1455 Not Applicable (Former name or former address, if changed since last report)

NORWOOD FINANCIAL CORP.

INFORMATION TO BE INCLUDED IN REPORT

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 July 17, 2003

Item 9. Regulation FD Disclosure

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 July 17, 2003, the Registrant issued a press release to report earnings for the quarter ended June 30, 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: July 17, 2003 By: /s/ William W. Davis, Jr.

William W. Davis, Jr.

President and Chief Executive Officer