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NORWOOD FINANCIAL CORP
Form 4
December 12, 2002

OMB APPROVAL

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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)

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1. Name and Address of Reporting Person*

Rickard Gary P.

(Last) (First) (Middle)

717 Main Street

(Street)

Honesdale PA 18431

(City) (State) (Zip)

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2. Issuer Name and Ticker or Trading Symbol

Norwood Financial Corp/NWFL

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3. IRS or Identification Number of Reporting Person, if an entity (Voluntary)

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4. Statement for Month/Day/Year

12/10/2002

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

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6. Relationship of Reporting Person(s) to Issuer

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