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NORWOOD FINANCIAL CORP
Form 8-K
April 21, 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) April 20, 2004

NORWOOD FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

Pennsylvania 0-28364 23-2828306

(State or other jurisdiction (Commission File Number) (IRS Employer
of incorporation) 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

Not Applicable

(Former name or former address, if changed since last report)

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NORWOOD FINANCIAL CORP.

INFORMATION TO BE INCLUDED IN REPORT

Item 7. Financial Statements and Exhibits

(c) Exhibits: The following exhibits are being furnished with this

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report.

99.1 Press Release dated April 20, 2004

Item 12. Results of Operations and Financial Condition

On April 20, 2004, the Registrant issued a press release to report earnings for the three months ended March 31, 2004. 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: April 21, 2004

By: /s/William W. Davis, Jr.

William W. Davis, Jr.
President and Chief Executive Officer

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