



May 3, 2021

Dear Valued Client,

If you have not already heard the news, I am excited to inform you that Landmark Community Bank and Fidelity Bank, two financially strong community banks based in Northeastern Pennsylvania that have a reputation for providing excellent customer service, have agreed to combine to form a stronger and more dynamic community bank. Most importantly, partnering with Fidelity Bank will mean that our clients will continue to receive the best-in-class banking services that you have come to expect from Landmark for years to come. This letter describes what you can expect from the combination of the two banks.

For over 119 years, Fidelity Bank has been committed to its core mission to be the best bank for its clients to bank and its community to prosper. Its success on meeting this commitment has been recognized nationally and locally. American Bankers named Fidelity Bank in its list of the "Top 200 Community Banks" in the Country for the last seven years, Forbes Magazine named Fidelity Bank on its list of "Best-in-State Banks" in 2018 and 2019, and The Scranton Times readers named Fidelity Bank the "Best Bank" for the last 7 years.

This merger will provide our clients with a greater level of convenience, providing access to Fidelity Bank's twenty (20) branch locations in Lackawanna, Luzerne, and Northampton counties. Through a seven (7)-day-a-week Customer Care Center, your financial needs will be served with a team of full-service bankers, while Fidelity Bank's online and mobile banking platforms allow anytime/ anywhere account access, as well as the ability to open loan and deposit accounts online.

Both institutions believe that any viable community must have a solid base of home ownership. Fidelity has developed a client-responsive team of mortgage bankers that has led the Bank to be the #1 mortgage lender in Northeastern Pennsylvania for eleven (11) years in a row.

Through a well-respected and established Wealth Management group, Landmark clients will have access to trusted financial advice for your retirement, investment, and trust services needs.

Finally, in much the same spirit as Landmark Bank, Fidelity Bank takes its corporate responsibility to the community it serves very seriously. Last year, Fidelity returned over \$1.3 million to its communities through donations to local organizations. Its corporate foundation donates to local non-profits working to serve the needs of our community and Fidelity bankers are encouraged to use up to 40 hours of paid work time to volunteer at the non-profits of their choice.

I am sure that you will agree that aligning with Fidelity Bank creates many opportunities for both you, our valued client, and our communities. Of course, the combination will also lead to many questions from clients. We stand ready to answer those questions. In fact, you will be pleased to know that your trusted front-line Landmark bankers will continue to serve your financial needs following the merger, which is expected to occur in the early third quarter of 2021.

My promise to you is to keep you as informed of the process as possible. Over the next few months, more updates and additional information will follow. Please do not hesitate to reach out to your banker at any time if you have any questions.

Sincerely,

Mike Sowinski
Interim President and CEO
Landmark Community Bank



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