

Fidelity BANK



Headquarters:

101 North Blakely Street, Dunmore, PA

Leadership:

Daniel J. Santaniello

President

Chief Executive Officer

Timothy O'Brien

Senior Executive Vice President
Chief Business Development Officer

Salvatore R. DeFrancesco, Jr.

Executive Vice President
Chief Financial Officer

Michael J. Pacyna, Jr.

Executive Vice President
Chief Lending Officer

Eugene J. Walsh

Executive Vice President
Chief Operating Officer

Michelle Carr

Senior Vice President
Retail Banking Director

Kerry Lobel

Senior Vice President
Chief Information Officer

Joann Marsili

Senior Vice President
Chief Marketing Officer

Mary T. McNichols

Senior Vice President
Human Resources Director

Nicholas Parise

Senior Vice President
Director of Wealth Management

Locations:

22 Offices in Lackawanna,
Luzerne and Northampton Counties



30,000 ATMs available nationwide

BEST BANK

**FOR OUR BANKERS TO WORK, OUR CLIENTS TO BANK,
OUR SHAREHOLDERS TO INVEST, AND OUR COMMUNITY TO PROSPER.**

- Recognized "Top 200 Community Banks in the U.S." for 8 years in a row by American Banker
- Earned 'Top Customer Ratings of Pandemic Performance', March 2021, by Banking Northeast
- Ranked #1 community bank mortgage lender in Northeastern Pennsylvania for 12th consecutive year
- Voted "Best Bank" by readers of the Times Tribune eight times, and by The Morning Call readers for the first time

A RECORD YEAR

- Generated net income of \$24 million, an 84% increase over 2020
- Increased net interest income by 40%, or \$17.6 million
- Achieved a record year-end level of loans and leases of \$1.4 billion
- Achieved a record year-end level of deposits of \$2.2 billion, an increase of \$660.4 million, or 44% when compared to 2020

BEST BANK FOR CLIENTS TO BANK

- Increased the number of Mobile Deposit users by nearly 30% and the number of Business Mobiliti users by over 49% by investing in technology for smartphones and tablets
- Originated more residential mortgage loans in Northeastern Pennsylvania over the last 12 years than any other financial institution, providing over \$973.6 million in mortgage financing to 4,630 homeowners
- Lent over \$295.6 million to 1,135 families to help finance their homes in 2021
- Originated 1,832 business loans totaling over \$350 million to help local communities prosper, including 2,573 Paycheck Protection Program (PPP) loans of over \$236.3 million

BEST BANK FOR SHAREHOLDERS TO INVEST

- Increased shareholders' equity by 27% to \$211.7 million
- Returned more capital to the shareholders than the previous year for the 6th consecutive year

BEST BANK FOR THE COMMUNITY TO PROSPER – 2021

- Fidelity Bank provided over \$1.8 million in philanthropic support to organizations, groups, schools and universities and clubs throughout the community
- In 2021, Fidelity Bankers donated nearly 3,137 hours to help a countless number of Lackawanna, Luzerne, and Northampton County non-profit and community organizations through the Volunteer Time Off (VTO) program



Fidelity BANK

Fidelity Bank has been serving the individuals, families and businesses of Northeastern Pennsylvania for over 120 years. Today, Fidelity Bank operates 22 offices throughout Lackawanna, Luzerne, and Northampton Counties, along with the Fidelity Bank Wealth Management Minersville Office in Schuylkill County. A full-service Client Care Center serves as a virtual branch, accepting and assisting those clients who prefer to open accounts and transact business via telephone, chat or online. Additionally, Fidelity Bank offers full-service Trust & Investment Departments, a Mortgage Center, and an array of personal and business banking products and services.

The Bank is continuing its mission of exceeding client expectations through a unique banking experience. Even as Bankers constantly strive to deliver the best, one thing has never changed - their commitment to the communities they serve. The Bank provides 24 hours, 7 days a week service to clients through branch offices, online at www.bankatfidelity.com, and through the Client Care Center at 1-800-388-4380.

A sample of the organizations supported by Fidelity Bank in 2021

- Abington Community Library
- Bangor Public Library
- Bethlehem Area Education Foundation
- Big Brothers, Big Sisters of the Lehigh Valley
- Children's Home of Easton
- Coaches vs. Cancer
- Community Action Committee of Lehigh Valley
- Friends of the Poor
- Greater Scranton YMCA
- Neighborworks
- Northampton County Historical & Genealogical Society
- ProJeCt of Easton
- Scranton Cultural Center
- Scranton Lackawanna Human Development Agency
- State Theatre for the Arts
- Treatment Court Advocacy Center
- United Way of Lackawanna & Wayne Counties
- WVIA

And dozens of other groups and organizations near and dear to the communities we serve.

We are passionate about success and committed to building strong relationships through exceptional experiences. We will be the best bank for our bankers to work, our clients to bank, our shareholders to invest, and for our community to prosper.