

The background features a series of horizontal, wavy light streaks in various shades of green, ranging from bright lime green to dark forest green. These streaks are set against a solid black background, creating a sense of motion and depth. The word "evolution" is centered horizontally and partially overlaps the middle of these light streaks.

# evolution

# Message to our Valued **Shareholders:**

## Message to Our Valued Shareholders:

The Board of Directors and the Fidelity Bankers are very pleased to report that the Company ended the year with net income of \$24.0 million, or \$4.48 diluted earnings per share of common stock. A strategic focus on building mutually beneficial relationships and partnering with our clients to achieve financial success has generated strong growth in loans, deposits, and non-interest income. By the end of 2021, total assets reached \$2.4 billion – a 42% increase over 2020. The Fidelity Bankers' commitment to creating an extraordinary banking experience has continued to differentiate the Fidelity Bank brand and to produce exceptional shareholder value.

After the recession caused by the COVID-19 pandemic in 2020, the nation's economy rebounded in 2021, growing 5.7%, with robust consumer spending the primary driver of economic growth. Although inflationary pressures and labor shortages may continue to be challenges, the economy is expected to continue to grow steadily in 2022, above the pre-pandemic trend growth. (US News & AP News)

## Record Results

The Bank has continued to achieve record financial results, generating robust growth in deposits, loans, non-interest income and capital, and increasing an already strong capital position. The growth in loans and deposits enabled the Company to increase net interest income by over \$17.6 million, a 40% improvement, with the loan portfolio producing a \$12.2 million increase in interest income.

## Forging the Path to Growth

Fidelity Bank's ongoing success is the direct result of the execution of the strategic initiative of building long-term relationships through organic and inorganic growth.

Over ten years ago, the Bank undertook an internal transformation, guided by a strategic vision centered on the client experience. During a process of evolution and continuous achievement, Fidelity Bankers dedicated their efforts to providing clients with financial products based upon their needs, becoming trusted financial advisors, and partnering with clients to achieve mutual financial success.

The Bank's growth has been the result of these efforts.

As Fidelity Bank continues to build upon its successes, it has remained committed to providing greater value to Bankers, clients, shareholders, and communities. With growth and greater scale, Fidelity Bank has increased efficiency, enhanced productivity, and expanded into new, profitable markets.

Growth has also made it possible to better execute on the Bank's vision to the benefit of all stakeholders. With increased scale and sustainable growth, Fidelity Bank is in a stronger position to provide additional opportunities to its Bankers; to continue to enhance the client banking experience by investing in advanced digital technologies; to invest further in the communities served; and to continue to produce exceptional value for shareholders.

## Expanding Our Reach

On July 1st of 2021, Fidelity Bank completed the acquisition of Landmark Community Bank, expanding its market share and reach further into Luzerne County and adding strong new bankers to the Fidelity family. Three new branches – located in Wyoming, Hazleton, and Hazle Township – now enhance the Company's presence in the market, positioning the Bank for continued growth.

With this strategic acquisition, Fidelity Bank added \$375.5 million in total assets, \$308.5 million in deposits and \$298.9 million in loans to the Company's balance sheet and rose to 2nd in deposit market share within the Scranton/Wilkes-Barre/Hazleton metropolitan statistical area.

Spanning four counties, the new organization is \$2.4 billion in assets, providing clients access to 23 branches, each offering a full range of consumer and business products and services, as well as the benefits of enhanced scale and operating efficiency.

The Company's Board of Directors proudly welcomes Landmark Community Bank's bankers, clients, and shareholders, and extends a warm welcome to Paul C. Woelkers, who has joined the Board of

Directors of Fidelity D & D Bancorp, Inc. and of Fidelity Bank.

## Reaching New Heights

From residential mortgage lending and consumer lending, to commercial and business financing, Fidelity Bank has maintained its position as market leader in Northeast PA, achieving strong originations across all portfolios and realizing a year-end level of loans in excess of \$1.4 billion – a 28% increase over 2020. Commercial loan originations were also at a record level, reaching \$295.6 million, including \$77.2 million of Paycheck Protection Program (PPP) loans. The growth in the loan portfolio was funded by a strong inflow of new deposits. As of December 31, 2021, the Company achieved a record year-end level of deposits, totaling \$2.2 billion, while organic deposit growth reached \$352 million.

Despite the challenges posed by the COVID-19 pandemic, the Bank's residential lending team has continued to excel in finding solutions to address the homeownership needs of the Bank's service area. Ranked as the #1 mortgage lender in the Lackawanna County market for 12 years in a row, in 2021 Fidelity Bank also achieved the rank of the #1 mortgage lender in the Scranton/Wilkes-Barre/Hazleton MSA (Home Mortgage Disclosure Act data).

From Lackawanna County to the Lehigh Valley, the local community has continued to recognize the level of commitment the Fidelity Bankers bring to each client relationship. This September, the readers of The Scranton Times voted Fidelity Bank "Best Bank" in the marketplace for the eighth year, while the readers of The Morning Call in the Lehigh Valley also voted Fidelity Bank "Best Bank." As the Company builds its legacy within the Lehigh Valley, the attention to building strong and lasting relationships and creating a brand second to none has been recognized by clients and the community.

## Mitigating the Impact of COVID-19

As the impact of COVID-19 continued to be felt by the business community, Fidelity Bank once again participated in the Small Business Administration CARES Act Paycheck Protection Program. Recognized by the SBA as the #1 PPP lender in Lackawanna County for its participation during Round 1 of the

program, the Bank funded a total of 2,573 PPP loans for over \$236.3 million in 2020 and 2021 combined, helping business owners retain over 36,000 employees.

Short-term relief was also provided to over 1,300 borrowers located within the communities the Bank serves, in the form of loan payment forbearance or interest-only payment modifications.

To further assist clients, Fidelity Bankers, and the communities impacted by the effects of the COVID-19 pandemic, the Company implemented a proactive approach designed to safeguard health and safety, and to make it easier for clients to access services through easy-to-use digital banking options. As branch lobbies re-opened in February 2021, management continued to protect both its Bankers and clients through adherence to CDC guidelines.

## An Exceptional Banking Experience

The Company continues its mission of exceeding client expectations through an exceptional banking experience, whether delivered in person or through a variety of digital platforms.

Clients can access banking services 24 hours a day, 7 days a week, through our digital and mobile tools. Loans and deposits can be opened online, and clients can make online deposits, payments, and transfer funds from the convenience of their



home. In 2022, Fidelity Bank’s strategic plan will align its current digital delivery system with an updated delivery model, creating an omni-channel approach that will further enhance the client experience. These improvements will include an updated digital deposit opening platform and a new website featuring an updated chat function, chatbot AI capabilities, an appointment setting tool, and video banking. With these enhancements, all banking activity, including meeting with a Banker, can be done from wherever the client chooses. In addition, the Customer Care Center, staffed with experienced bankers, is open 7 days a week.

**Investing in the Future**

As Fidelity Bank grows, innovates, and strives to deliver the best in banking, one thing has remained constant – an unwavering commitment to those we serve. Working with community groups, the Bank is helping to build a better future, making communities better places to live, work, learn, and play.

In 2021, the continued impact of the COVID-19 pandemic on families and school districts intensified the need for charitable funding. While participating in

economic development initiatives to help struggling people and businesses, the Bank also provided donations to community partners, including non-profit groups such as the Greater Scranton YMCA, to address food insecurity and other issues resulting from the pandemic. The Bank also helped to provide enriched educational experiences to hundreds of children and youth, contributing to schools and children’s programs through the Educational Improvement Tax Credit program (EITC). Throughout the year, community groups and local non-profits benefitted from more than \$1.8 million in donations and sponsorships awarded through Fidelity Bank and the Fidelity D & D Charitable Foundation. In addition to these donations, the Bank also provided community non-profit groups more than 3,000 hours of volunteer time, making it possible for Fidelity Bankers to support the community causes of their choice through volunteer time off.

**Creating Sustainable Shareholder Value**

The Bank’s strategic approach of delivering value to clients through successful relationship management has continued to create strong financial results and long-term shareholder value. For the eighth consecutive year, the American Banker Magazine has

recognized Fidelity Bank as one of the “Top 200 Community Banks in the Country” for achieving a three-year return on average equity (ROAE) of 10.97%. The ROAE ranked Fidelity Bank as the 127th most profitable public bank in the nation (from over 500 publicly traded community banks with assets less than \$2 billion.)

The Fidelity Bankers continue to execute a strategic plan that centers on providing consumer and business clients products and services that are based upon their financial needs. In doing so, Fidelity Bank continues to build strong and lasting relationships with its clients and creates financial success for all stakeholders. Importantly, this strategic focus has also created a more consistent, diversified, and stable revenue stream for the Bank.

These are extraordinary times. The Fidelity Bank Board of Directors and Management understand the opportunities and challenges ahead and have positioned the Company to navigate effectively through the current global and regional economic climate. The Bank’s balance sheet remains very healthy, capital levels are well above regulatory levels, and the Fidelity Bank “Brand” stands tall within the marketplace.

**A Commitment to Success**

Eleven years ago, Fidelity Bank made a commitment to success by providing our clients an extraordinary experience, with the aspiration of being the best bank for its Bankers to work, for clients to bank, shareholders to invest, and for the community to prosper.

Today’s accomplishments are the result of the hard work and perfect effort each Banker has put forth, bringing the Bank’s vision to life, building on successes, and continuing to provide extraordinary client experiences. Every Fidelity Banker has had a hand in the collective achievements of our Bank, and it is the expertise and commitment to success of the 320 Fidelity Bankers that will continue to move the Bank forward.

Sincerely,



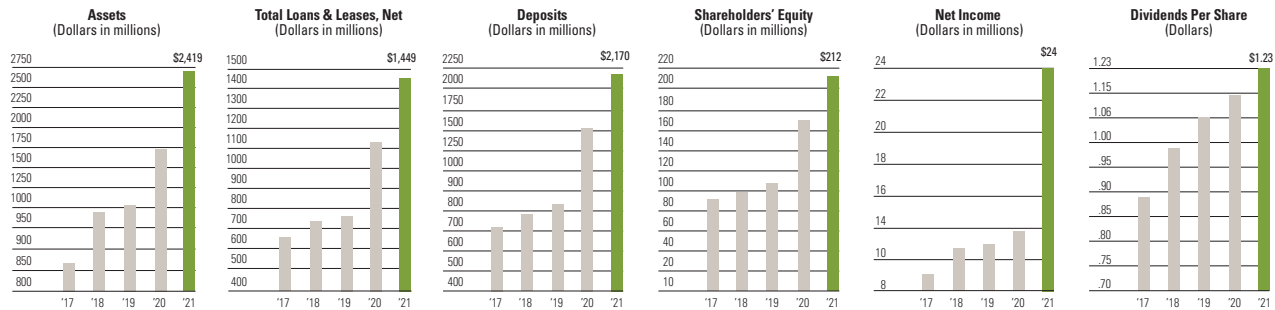
Brian J. Cali,  
Chairman of the Board



Daniel J. Santaniello,  
President and Chief Executive Officer



# FINANCIAL HIGHLIGHTS



| (dollars in thousands except per share data) | 2021         |          | 2020         |          | 2019        | 2018       | 2017       |
|--|--------------|----------|--------------|----------|-------------|------------|------------|
|  | Amount       | % Change | Amount       | % Change | Amount      | Amount     | Amount     |
| <b>For the Year</b>                          |              |          |              |          |             |            |            |
| Net Interest Income                          | \$ 61,829    | 39.9%    | \$ 44,185    | 39.3%    | \$ 31,715   | \$ 30,457  | \$ 27,841  |
| Net Income                                   | \$ 24,008    | 84.2%    | \$ 13,035    | 12.6%    | \$ 11,576   | \$ 11,006  | \$ 8,716   |
| Cash Dividends                               | \$ 6,608     | 22.9%    | \$ 5,378     | 33.2%    | \$ 4,037    | \$ 3,708   | \$ 3,285   |
| Return on Average Assets                     | 1.13%        |          | 0.87%        |          | 1.18%       | 1.20%      | 1.03%      |
| Return on Average Equity                     | 12.69%       |          | 9.06%        |          | 11.49%      | 12.36%     | 10.34%     |
| Net Interest Margin                          | 3.23%        |          | 3.30%        |          | 3.52%       | 3.59%      | 3.66%      |
| <b>Per Share</b>                             |              |          |              |          |             |            |            |
| Net Income - Diluted                         | \$ 4.48      | 58.5%    | \$ 2.82      | -6.9%    | \$ 3.03     | \$ 2.90    | \$ 2.33    |
| Cash Dividends                               | \$ 1.23      | 7.9%     | \$ 1.14      | 7.5%     | \$ 1.06     | \$ 0.98    | \$ 0.88    |
| Book Value                                   | \$ 37.50     | 12.0%    | \$ 33.48     | 18.5%    | \$ 28.25    | \$ 24.89   | \$ 23.40   |
| Average Shares Outstanding                   | 5,321,687    | 16.0%    | 4,586,224    | 21.3%    | 3,779,582   | 3,752,704  | 3,711,490  |
| <b>At Year End</b>                           |              |          |              |          |             |            |            |
| Assets                                       | \$ 2,419,104 | 42.3%    | \$ 1,699,510 | 68.3%    | \$1,009,927 | \$ 981,102 | \$ 863,637 |
| Earning Assets                               | \$ 2,273,652 | 42.9%    | \$ 1,590,841 | 68.9%    | \$ 941,960  | \$ 920,082 | \$ 808,004 |
| Investment Securities                        | \$ 738,980   | 88.3%    | \$ 392,420   | 112.0%   | \$ 185,117  | \$ 182,810 | \$ 157,385 |
| Total Loans & Leases, Net                    | \$ 1,449,231 | 27.7%    | \$ 1,135,236 | 52.3%    | \$ 745,306  | \$ 724,024 | \$ 640,353 |
| Deposits                                     | \$ 2,169,865 | 43.7%    | \$ 1,509,505 | 80.6%    | \$ 835,737  | \$ 770,183 | \$ 730,146 |
| Borrowings                                   | \$ 10,620    | 112.4%   | \$ 5,000     | -90.5%   | \$ 52,839   | \$ 108,070 | \$ 39,706  |
| Shareholders' Equity                         | \$ 211,729   | 27.0%    | \$ 166,670   | 56.0%    | \$ 106,835  | \$ 93,557  | \$ 87,383  |
| Shares Outstanding                           | 5,645,687    | 13.4%    | 4,977,750    | 31.6%    | 3,781,500   | 3,759,426  | 3,734,478  |
| <b>Ratios</b>                                |              |          |              |          |             |            |            |
| Net Loans to Deposits                        | 66.79%       |          | 75.21%       |          | 89.18%      | 94.01%     | 87.70%     |
| Non-performing Assets to Total Assets        | 0.27%        |          | 0.39%        |          | 0.50%       | 0.64%      | 0.73%      |
| Equity to Assets                             | 8.75%        |          | 9.81%        |          | 10.58%      | 9.54%      | 10.12%     |
| Tier I Risk-Based Capital                    | 13.40%       |          | 15.21%       |          | 14.51%      | 13.50%     | 13.70%     |
| Total Risk-Based Capital                     | 14.51%       |          | 16.46%       |          | 15.76%      | 14.75%     | 14.95%     |



# evolution

ĕv"ə-loo'shən

**noun: a process of change in a certain direction.**

Just over a decade ago, Fidelity Bank embarked on a new path to growth that would transform its culture and empower the Fidelity Bankers to fulfill the Bank's vision. The Bank's continuing success is the outcome of these efforts.



THE FIDELITY  
evolution

2016

Assumed  
Asset of the  
Gratz Bank  
Trust Department

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**TOTAL ASSETS**  
**\$792,944**

2017

Listed  
on The  
NASDAQ Global  
Market Exchange

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**TOTAL ASSETS**  
**\$863,637**

2018

Listed  
on the  
Russell 2000  
Index

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**TOTAL ASSETS**  
**\$981,102**

2019

Launch  
of SimpleNexus  
Digital Mortgage  
Origination Platform

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**TOTAL ASSETS**  
**\$1,009,927**

2020

Acquisition  
of Lehigh Valley's  
Merchants Bank  
of Bangor

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**TOTAL ASSETS**  
**\$1,699,510**

2021

Acquisition  
of Luzerne County's  
Landmark  
Community Bank

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**TOTAL ASSETS**  
**\$2,419,104**





MICHELLE AULD



BECKY BELL



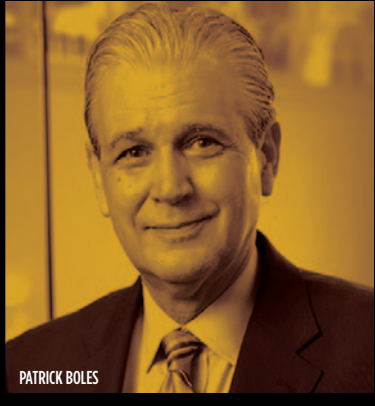
CARMEN CAPUTO



ELIESE GRELLA



SANDY CLYMER



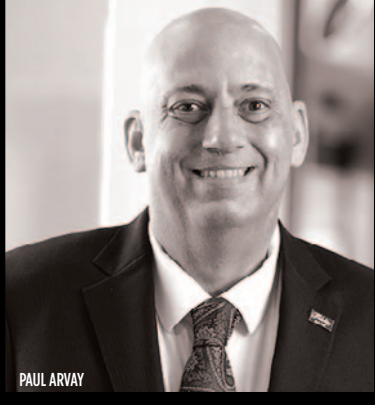
PATRICK BOLES



MICHAEL COURY



MELISSA SADAKA



PAUL ARVAY



KENNETH HEATER



KATE ABRAHAM



KELLEAH SIMONSON



MARK JOBES



ALEX VOLZ



JUDITH RINEHART



LAURA BEARBY



LISA LILLY

2016

\$52,883,241

272 MORTGAGES CLOSED

2021

\$295,505,348

1,135 MORTGAGES CLOSED

establishing  
NEW HEIGHTS

## The #1 mortgage lender in the Region

In the second year of the COVID-19 pandemic, the Fidelity Mortgage Team continued to achieve a historic growth in mortgages, resulting in another record year and ranking Fidelity Bank as the #1 mortgage lender in the Scranton/Wilkes-Barre/Hazleton MSA.

Driven by their commitment to an exceptional client experience, the Bank's mortgage team achieved closings of a record 1,135 mortgages – a 12% increase over 2020's record closings. While the Bank's online application made it easy for clients to apply for a loan, send documentation, and view the loan's progress, clients also had access to mortgage team members to review any part of the loan application and answer any questions. Throughout the process, Fidelity Bank's team of originators, underwriters, closers, processors, and managers worked flawlessly to keep hundreds of applications flowing on schedule, and to ensure that each client received an experience second to none.

The level of dedication and professionalism demonstrated by the Fidelity Bankers was once again recognized by the readers of the *Scranton Times*, who for the eighth year voted Fidelity Bank "Best Bank" in the marketplace, as well as by the readers of *The Morning Call*, who also voted Fidelity Bank "Best Bank."

Through their knowledge, skills, and commitment to client centricity, Fidelity Bankers are not only helping the Bank to thrive, they are also helping businesses grow, creating jobs, building stronger communities, and creating sustainable value for shareholders. They are the engine that drives Fidelity Bank's success, and the power of the future is in their hands.



# helping

2016

22,876

TOTAL CLIENTS

2021

42,126

TOTAL CLIENTS



## CLIENTS SUCCEED

### The Bank's growth and scale enrich the client experience as its Bankers bring singular value to each relationship.

Walsh Electrical is a full service electrical contractor specializing in Commercial, Industrial, Pharmaceutical, High Voltage, Natural Gas, and Excavation since 1991. Leading the company are Founder/President Michael Walsh, Sr., and Vice-President, Michael Walsh, Jr. For the past 20 years, the Clarks Summit-based company has enjoyed a successful banking relationship with Fidelity Bank. Notes Walsh, Sr.: "I realized years ago that community banks such as Fidelity are easier to deal with for small businesses, more than the large corporate banks. Also, the people at Fidelity Bank have always been very helpful and responsive."

Over the years, the Bank has provided the company with flexible lines of credit, a construction loan, and other types of financing that have helped the business grow, including loans to acquire their new building and warehouse. "They are good people," observes Walsh. "They take a personal interest in their client, and they are right there with me anytime I need them. It's been an unbelievable experience."

For Paul B. Oberbeck, president of the National Magnetics Group, having a personal relationship with their banking partner was key in the transition from a large national bank to Fidelity Bank. "We felt

strongly about supporting a community bank and having a personal relationship with our Banker," says Oberbeck. Based in Bethlehem, PA, National Magnetics Group manufactures advanced ceramic materials that are critical to many industries throughout the world. From magnets for particle accelerators to inductive chargers for electronic vehicles, the company offers a wide variety of complex custom parts used in a broad range of applications.

According to Oberbeck, Fidelity Bank's team worked extremely hard during the transition. "If something wasn't what we were used to," he explains, "rather than saying 'that's the way Fidelity does it,' they were willing to make changes to support our business." Most importantly, Oberbeck notes that in today's environment of rising raw material prices, supply chain issues and labor availability it is comforting to know that their banking relationship is solid. "With Fidelity being a community bank, we know their focus is on us and we have access to all levels of support. If we need help, we can trust Fidelity Bank."



deepening

2016

DONATIONS

\$443,034

876 VOLUNTEER HOURS

2021

DONATIONS

\$1,855,526

3,137 VOLUNTEER HOURS

## OUR COMMITMENT

“They believe in us, listen to what our dreams are, sign on to the vision, and back us 100%”

TRISH FISHER  
PRESIDENT & CEO  
GREATER SCRANTON YMCA

The Fidelity Bankers are proud to be active members of the community of Northeastern Pennsylvania and the Lehigh Valley. The Bank's financial strength has enabled it to increase its investment in the communities served while dedicated teams of Bankers work to build a better future. In 2021, community groups and local non-profits benefitted from more than \$1.8 million in donations and sponsorships awarded through Fidelity Bank and the Fidelity D & D Charitable Foundation. The Bank also made it possible for Fidelity Bankers to champion the causes of their choice through volunteer time off, providing community non-profit groups more than 3,000 hours of volunteer time.

Fidelity Bank is committed to supporting organizations dedicated to helping strengthen our communities. During its 15-year relationship with the Greater Scranton YMCA, Fidelity Bank has provided guidance and funding for the organization's projects and capital campaigns and was one of the lead donors of the Y's 2021 capital campaign. "The COVID-19 pandemic has had a serious impact on the community," says Trish Fisher, president, and chief executive officer of the Greater Scranton YMCA. "Lower-income families

face health inequities and hunger. Our senior population has become increasingly isolated, and there has been a real strain on families, especially on our children," adds Fisher.

The 2021 capital campaign has funded needed renovations that will help the Y address these needs more effectively. A new, commercial kitchen will make it possible to prepare and serve up to 1,000 meals a day, bringing food security to a greater number of children. In addition, a teaching kitchen will allow children and adults to learn more about healthy cooking and eating. The Y's new Welcome Center features a large, open community space and study lounge where families and the Y's 2,500 senior members can engage socially. And three new rooms will support a needed expansion of the Y's daycare and early learning programs. In addition to contributing to the organization's capital campaigns, Fidelity Bank has also provided EITC funding to help support the Y's 10-week summer learning programs for low income children. "Working with Fidelity has helped us advance our mission," notes Fisher. "They care and understand, and they want us to be successful."

2016

NET INCOME

\$7.7 million

2021

NET INCOME

\$24.0 million

# forging

THE PATH TO GROWTH

## An unyielding commitment to the Bank's vision leads the way into our future

When Dan Santaniello took the helm of the company in 2011, he set out to build a leadership team that would be fully invested in the vision that he and the Board had set forth. Today, the team continues to execute with clear direction, consistency, and a level of commitment that is borne out of the belief in the goals of the organization. This belief is underscored by the investment that its members have made in the company, holding over 1.90% of ownership.

The team's stability has continued to guide the Bank through unprecedented times. Challenged by a world-wide pandemic, it led the organization through two successful mergers in two years. During this period, a proactive response to the pandemic ensured business continuity, while safeguarding the health of bankers, clients, and the community. The team's forward-looking philosophy made it possible for the Bank to move quickly to a remote workforce, while providing clients online, mobile, digital account opening, and telephone banking services. In addition, by quickly setting up a portal to the Small Business Administration, clients and other local companies were provided rapid access to PPP loans and loan forgiveness.

Focused on a strategy of delivering exceptional client experiences, the team has led the Bank through many notable milestones, including recognition by the American Bankers Association as one of the "Top 200 Community Banks in the Country;" earning a five-star "Superior" rating for safety and soundness by Bauer Financial for seven straight years; recognition by Forbes' magazine as "Best In-State Bank;" and many more.

As Fidelity Bank looks to the future, the leadership team continues to create relevancy while forging new paths to growth. To further enhance the client experience, a significant investment has been made to update the Bank's digital delivery model and create an omni-channel approach. Set to rollout in 2022, these enhancements will include an updated digital deposit opening platform and a new website offering an updated chat function, chatbot AI capabilities, an appointment setting tool, and video banking.

The commitment of the team – and of all the Fidelity Bankers – to making Fidelity Bank the Best Bank for its Bankers, its Clients, the Community, and its Shareholders will continue to guide the way forward, opening new avenues to growth, and helping to reach new heights in financial performance.

# SENIOR MANAGEMENT TEAM



**DANIEL J. SANTANIELLO**  
PRESIDENT & CHIEF EXECUTIVE OFFICER  
20 YEARS



**JOANN J. MARSILI**  
SVP & CHIEF MARKETING OFFICER  
18 YEARS



**TIMOTHY O'BRIEN**  
SR. EVP & CHIEF BUSINESS  
DEVELOPMENT OFFICER  
14 YEARS



**SALVATORE R. DEFRANCESCO, JR.**  
EVP & CHIEF FINANCIAL OFFICER  
19 YEARS



**EUGENE J. WALSH**  
EVP & CHIEF OPERATING OFFICER  
11 YEARS



**MICHELLE J. CARR**  
SVP & DIRECTOR OF RETAIL BANKING  
16 YEARS



**MICHAEL J. PACYNA, JR.**  
EVP & CHIEF LENDING OFFICER  
6 YEARS



**MARY T. MCNICHOLS**  
SVP & DIRECTOR OF HUMAN RESOURCES  
15 YEARS



**KERRY M. LOBEL**  
SVP & CHIEF INFORMATION OFFICER  
3 YEARS



**NICHOLAS A. PARISE**  
SVP & DIRECTOR OF WEALTH MANAGEMENT  
2 YEARS



## Products & Services

### Consumer Deposit Products

- Start Fresh Checking
- First Step Checking
- Reliance Checking
- Relationship Checking
- Performance Checking
- Platinum Checking
- Money Market Deposit Accounts
- Optimum Choice Savings
- Statement Savings
- Green Team Savings
- Scholar Savings
- IRA Certificates of Deposit (Fixed & Variable Rate)
- IRA Optimum Savings
- Certificates of Deposit
- CDARS/ICS Programs
- Christmas & All Purpose Clubs

### Consumer Loan Products

- Home Equity Lines of Credit
- Home Equity Installment Loans
- Conventional and Jumbo Mortgages
- Construction Mortgages
- FHA/VA Mortgages
- Auto Loans
- Personal Loans
- Secured Loans
- Preferred Credit Loans

### Card Services

- Visa® Consumer Debit Card
- Visa® Business Debit Card
- Visa® Credit Card
- Visa® Business Line of Credit Cards
- American Express® Credit Card
- Card Valet
- Digital Wallet
- MasterCard® Business LOC Debit Card
- MasterCard® HELOC Debit Card

### Digital Services

- Mobile Banking
- Mobile Deposit
- Online Banking
- Web Bill Pay
- Electronic Statement Delivery
- Email Alerts & Text Alerts
- Secure Mail
- Online Account Opening
- Buzz Points Rewards
- Telephone Link

### Business Deposit Products and Services

- Business Checking
- Basic Business Checking
- Business Relationship Interest Checking
- Business Analysis Checking
- Community First Non-Profit Checking
- Community First Checking
- Estate Checking
- IOLTA Checking
- Fidelity Muni-Choice Checking
- CDARS/ICS Programs
- Savings Accounts
- Certificates of Deposit
- Money Market Deposit Accounts
- Fidelity Bank at Work Program

### Business Loan Products

- Commercial Loans
- Equipment Loans
- Lines of Credit
- Municipal Loans
- Community Development Loans
- Commercial/Equipment Leasing
- Commercial Mortgages
- Letters of Credit
- Indirect Lending Program

### Special Business Loan Programs

- SBA Loan Programs
- PEDFA Loans
- FHLB – BOB Program
- USDA Loan Programs
- Scranton Industrial Development Company Loan Program
- Tax Incremental Financing Programs
- Pennsylvania Industrial Development Authority

### Business Services Cash Management

- Business Online Banking
- Fidelity Mobile Banking for Business
- Mobile Deposit for Business
- Direct Deposit Services
- Merchant Services Credit Card Processing
- Electronic Funds Receivables & Payables
- Positive Pay Fraud Detection
- Valet Banking Courier Service
- Remote Deposit Capture
- Lock Box
- Cash Position Reporting
- Zero Balance Accounting (ZBA)
- eGiving (electronic donation/tithing)
- Wire Transfer Services
- Business Sweeps
- Business Bill Pay
- Sweep Line of Credit

### Investment Services\*

- Retirement Planning
  - College Planning
  - Estate Planning
  - Exchange Traded Funds (ETFs)
  - Life Insurance
  - Fixed and Variable Annuities
  - Unit Investment Trusts
  - Mutual Funds
  - Stocks
  - Bonds
  - Long Term Care Insurance
  - 401(k) Plans (Including Solo 401(k) Plans)
  - Profit Sharing Plans
  - 403(b) Plans
  - SEP-IRA Plans
  - SIMPLE IRA Plans
- \*Not FDIC insured. No Bank Guarantee. May Lose Value.

### Trust Services

- Personal Trust
- Charitable Trusts
- Special Needs Trusts
- Revocable & Irrevocable Trusts
- Testamentary Trusts
- Estate Settlement & Services
- Endowments
- Guardianships
- Corporate Trust
- Bond Trustee
- Paying Agent
- Institutional Money Management

### Additional Bank Services

- Acceptance of Dunmore Taxes
- Acceptance of Scranton/Lackawanna Taxes
- Money Orders & Cashier Checks
- Safe Deposit Box Services
- Acceptance of Lackawanna River Basin Sewer Authority Payments
- Acceptance of Hazleton City Water Authority & Police Fund Payments
- Acceptance of Lower Mount Bethel Sanitation Authority Payments
- Acceptance of Pen Argyl Borough Sewer Authority Payments
- Acceptance of Portland Borough Sewer & Water Authority Payments
- Acceptance of Roseto Borough Sewer Authority Payments

## Branch & ATM Locations

### Branch Office and ATM Locations

Fidelity Bank has partnered with MoneyPass, a network of over 37,000 nationwide ATM's

### NEPA Locations

- Abington Office  
1311 Morgan Hwy.  
Clarks Summit, PA 18411  
570-586-3212
- Back Mountain Office  
2363 Memorial Hwy.  
Dallas, PA 18612  
570-675-3332  
External ATM at Dallas Shopping Center
- Dunmore Office  
101 N. Blakely St.  
Dunmore, PA 18512  
570-342-8281
- Green Ridge Office  
111 Green Ridge St.  
Scranton, PA 18509  
570-342-5532
- Hazleton Office  
383 S. Poplar St.  
Hazleton, PA 18201  
570-501-7001
- Hazle Township Office  
781 Airport Rd.  
Hazle Township, PA 18202  
570-497-8841
- Keystone Industrial Park Office  
1232 Keystone Industrial Park Rd.  
Dunmore, PA 18512  
570-348-4003
- Kingston Office  
247 Wyoming Ave.  
Kingston, PA 18704  
570-338-0119
- Moosic Office  
4010 Birney Ave.  
Moosic, PA 18507  
570-504-0789
- Mountain Top Office  
1 S. Mountain Blvd.  
Mountain Top, PA 18707  
570-403-2297
- Peckville Office  
1598 Main St.  
Peckville, PA 18452  
570-483-3300
- Scranton Financial Center  
338 N. Washington Ave.  
Scranton, PA 18503  
570-504-8001
- Pittston Office  
225 Kennedy Blvd.  
Pittston, PA 18640  
570-908-0103
- West Scranton Office  
400 S. Main Ave.  
Scranton, PA 18504  
570-504-8180
- Wyoming Office  
1000 Wyoming Ave.  
Wyoming, PA 18644  
570-609-5800

### Lehigh Valley Locations

- Bangor Office  
303 Pennsylvania Ave.  
Bangor, PA 18013  
610-588-0983  
(ATM in the parking lot\*)
- Bethlehem Office  
2 W. Broad St.  
Bethlehem, PA 18018  
484-241-4464
- Easton Office  
46 Ctr Square  
Easton, PA 18042  
610-253-5117
- Lehigh Valley Corporate Center in Forks  
1250 Braden Blvd.  
Easton, PA 18040  
484-548-6095
- Mount Bethel Office  
2118 Delaware Dr.  
Mount Bethel, PA 18343  
570-897-7650  
(ATM in the parking lot\*)
- Nazareth Office  
44 S. Broad St.  
Nazareth, PA 18064  
610-746-5140
- Wind Gap Office  
45 N. Broadway  
Wind Gap, PA 18091  
610-863-0981

### ATM Only Locations

- Antonio's Pizza  
45 Luzerne St.  
West Pittston, PA 18643
- Ayers Country Market  
1811 Red Barn Village Rd.  
Clarks Summit, PA 18411
- Cigna Healthcare  
53 Glenmaura National Blvd.  
Moosic, PA 18507
- Dallas Shopping Center  
32 Dallas Shopping Center  
Dallas, PA 18612
- Electric City Pizza  
203 N. Washington Ave.  
Scranton, PA 18503
- Gino Merli Veterans' Center  
401 Penn Ave.  
Scranton, PA 18503
- Hilton Scranton & Conference Center  
100 Adams Ave.  
Scranton, PA 18503
- Joe's Beerman  
1561 Main St.  
Peckville, PA 18452
- Market Street Bar & Grille  
223 W. Market St.  
Scranton, PA 18508
- Mountain Plaza  
307 Moosic St.  
Scranton, PA 18503
- Riverfront Sports  
3 W. Olive St.  
Scranton, PA 18508
- Scranton Cultural Center  
420 N. Washington Ave.  
Scranton, PA 18503
- The Shoppes at Montage  
1035 Shoppes Blvd.  
Moosic, PA 18507
- Thirst T's  
12 Lincoln St.  
Olyphant, PA 18447
- TJ Maxx  
4000 Oldfield Rd.  
Pittston, PA 18640
- Wilkes-Barre/Scranton International Airport  
100 Terminal Rd.  
Avoca, PA 18641
- Zumbo's Café  
916 Marion St.  
Scranton, PA 18509
- Marywood University  
Nazareth Hall  
McGowen Center & Learning Commons  
Dunmore, PA 18509

## Wealth Management

### Personal & Corporate Trust, Estate Administration & Investment Services

101 N. Blakely St.  
Dunmore, PA 18512  
570-504-2260

252 Sunbury St.  
Minersville, PA 17954  
570-504-2250

Nicholas Parise  
SVP & Director of Wealth Management  
570-558-0612

### Fidelity Asset Management Services at Fidelity Bank

William P. McAndrew, AIF®  
SVP & Wealth Advisor  
570-504-2207

## Commercial Banking

Timothy O'Brien  
Sr. EVP & Chief Business Development Officer  
570-504-2230

Michael J. Pacyna  
EVP & Chief Lending Officer  
570-504-8005

## Retail Banking

Michelle J. Garr  
SVP, Director of Retail Banking  
570-504-8083

### Customer Care Center

800-388-4380

\* Dispense only locations

This Annual Report may contain forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Actual results and trends could differ materially from those set forth in such statements due to various factors. These factors include the possibility that increased demand or prices for the Company's financial services and products may not occur, changing economic, interest rate and competitive conditions, technological developments and other risks and uncertainties, including those detailed in the Company's filings with the Securities and Exchange Commission.



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