

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

Ruth Turkington
Executive Vice President
Chief Consumer Banking Officer

Eugene J. Walsh
Executive Vice President
Chief Operating Officer

Michael J. Pacyna, Jr.
Executive Vice President
Chief Lending Officer

Rose Ungaro
Senior Vice President
Human Resources Director

Nicholas Parise
Senior Vice President
Director of Wealth Management

Theresa Hinton, Esq., CTFA
Senior Vice President
General Counsel

Locations:

Fidelity Bank operates 21 branches across Lackawanna, Luzerne, and Northampton Counties, with access to over 37,000 ATMs nationwide. To learn more, visit bankatfidelity.com.



*According to 2024 HMDA data for 1st & 2nd liens.

BEST BANK

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

- Named one of America's Best Regional Banks by Newsweek for three consecutive years, with a 4.5 out of 5-star rating
- Awarded 5 Star "Superior" rating from independent industry watchdog, Bauer Financial, for 44 consecutive quarters
- Voted "Best Bank," "Best Mortgage Company," and one of the "Best Places to Work" by readers of the Times Leader
- Voted "Best Bank," by readers of the Scranton Times-Tribune
- Ranked # 54 in American Banker's "Top 200 Community Banks in the US" for the 11th consecutive time
- #1 mortgage lender in Lackawanna County, and a top lender in Northeastern PA and the Lehigh Valley*

A STRONG YEAR

- Total assets reached \$2.6 billion
- Loans and leases rose by \$114.3 million, or 7%, totaling \$1.8 billion
- Deposits grew by \$182.4 million, or 8%, to a total of \$2.3 billion

BEST BANK FOR CLIENTS TO BANK

- Provided \$1.2 billion in residential mortgage financing to 5,189 homeowners over the past 15 years
- Lent over \$131 million to 379 families to help finance their homes in 2024
- Originated 320 business loans totaling over \$319 million to help local communities prosper
- Originated government banking loans totaling over \$54 million

BEST BANK FOR SHAREHOLDERS TO INVEST

- Shareholders' equity grew by \$14.5 million or 7%, to \$204 million
- This reflects a decade of annual increases with more than a doubling of the dividend

BEST BANK FOR THE COMMUNITY TO PROSPER

- Fidelity Bank contributed \$1.5 million in philanthropic support, directly funding scholarships, educational programs, and other charitable organizations
- Our Bankers dedicated 5,983 volunteer hours to help a countless number of Lackawanna, Luzerne, and Northampton County non-profit and community organizations



Fidelity Bank has been serving the individuals, families, and businesses of Northeastern Pennsylvania for over 120 years. Today, Fidelity Bank operates 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. Fidelity Bankers constantly strive to deliver the best, and 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, online at www.bankatfidelity.com, or through the Client Care Center at 1-800-388-4380.

A sample of the organizations supported by Fidelity Bank in 2024

- Abington Community Library
- Bethlehem Area Education Foundation
- Broadway Theatre League of Scranton, Inc.
- Children's Home of Easton
- Community Action Committee of Lehigh Valley
- Greater Scranton YMCA
- Junior Achievement of Northeastern PA
- Keystone College
- Marywood University
- NativityMiguel School of Scranton
- Northampton County Historical & Genealogical Society
- St. Joseph's Center
- ProJeCt of Easton
- Wilkes-Barre Academy
- Women's Resource Center
- YWCA of Bethlehem

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.