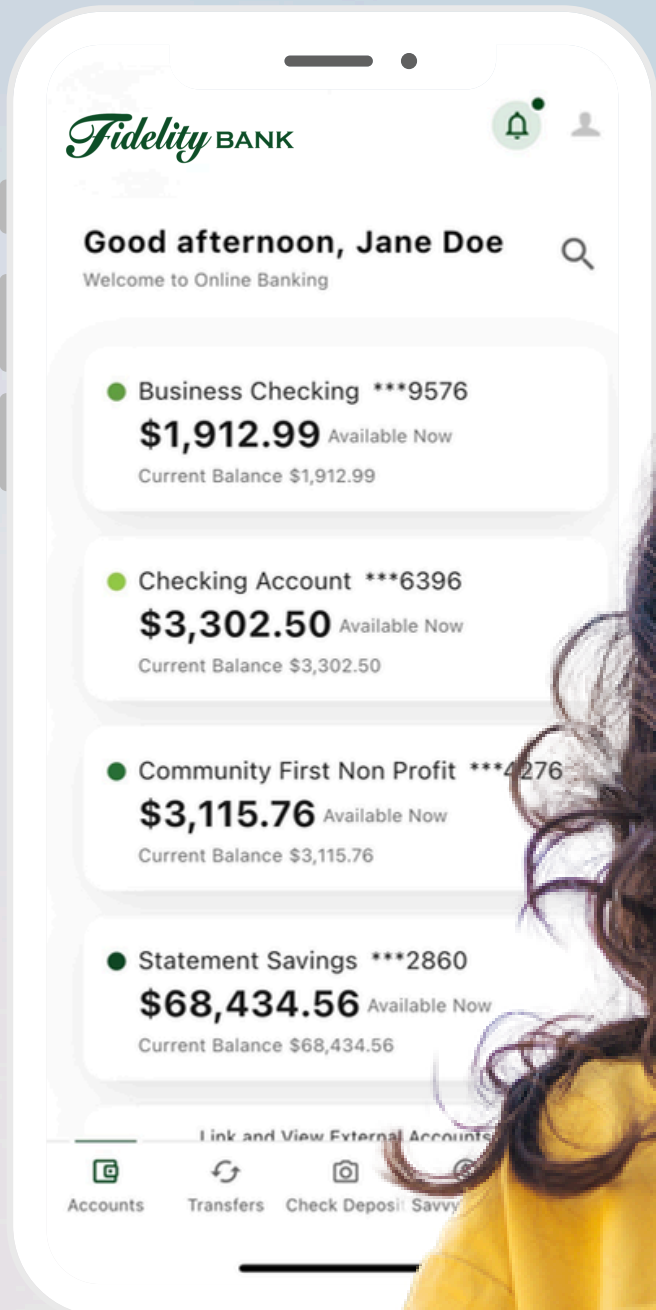


# Fidelity BANK

## Digital Banking User Guide

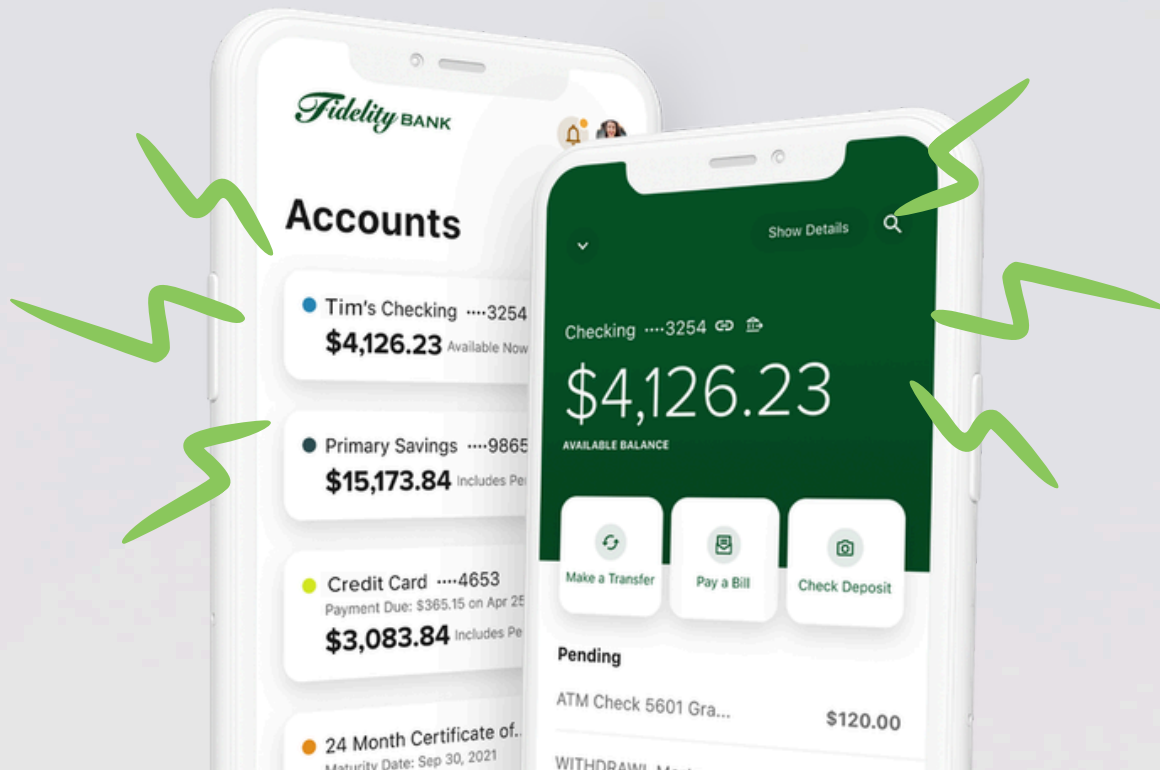


NMLS# 440404  
Member FDIC

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## Letter from the CEO

We're excited to introduce our new digital banking platform designed to be simpler, faster, and easier to use. With a refreshed look, improved performance, and smarter tools, it gives you more control over your finances while maintaining the security and reliability you trust. This new experience reflects our ongoing commitment to serving you better today and into the future.

A handwritten signature in green ink that reads "Daniel J. Santaniello". The signature is fluid and cursive, matching the green color of the quotation mark graphic above.

**Daniel J. Santaniello**

*President & CEO*

*Fidelity Bank*



# Digital Banking Timeline



## Earlier This Spring – Preparation

Fidelity Bank shared important information to help you prepare for the new digital banking platform. You were prompted to take key steps such as updating your password, downloading the latest mobile app version, and saving your usernames.



## May/June 2026 – Final Check

Log in to your **current Fidelity Bank online banking and/or mobile app** to confirm **your username and password (take note - you'll need these credentials to log on to the new system)**.



## June 13, 2026 – Temporary Service Pause

Online and Mobile Banking will be temporarily available in inquiry-only mode beginning on June 13th through the weekend. Previously scheduled transfers and transactions will still process, but recent activity will not appear until the new system is live on June 15th.



## June 15, 2026 – New Platform Launch

Your new Fidelity Bank digital banking experience becomes available for you to enjoy! Make sure to update your mobile banking app and change your password. Review this guide carefully for details.

# Getting Started

## Logging in on Mobile Devices



New Fidelity Bank  
Mobile App



Old Fidelity Bank  
Mobile App      Old Fidelity Bank  
Business App

### Apple (iOS)



Scan here to  
download.

Standard message, data,  
ISP rates may apply.

1. Apple users who have auto-update enabled should see the new app automatically appear on June 15.
2. If you do not have auto-update enabled, you can visit the App Store and manually update your app or scan the QR Code above to download and install it.
3. **First-time login:** Select **"Existing User,"** enter your current username and password, then create a new password, verify your identity, and accept the terms.

### Google/Android



Scan here to  
download.

Standard message, data,  
ISP rates may apply.

1. **Delete** the old Fidelity Bank Mobile app.
2. Scan the QR Code above to directly download the new Fidelity Bank app OR visit the Google Play Store and search **"Fidelity Mobile Banking,"** click download and install.
3. **First-time login:** Select **"Existing User,"** enter your current username and password, then create a new password, verify your identity, and accept the terms.

*Having trouble logging in? See the step-by-step login instructions on the next page.*

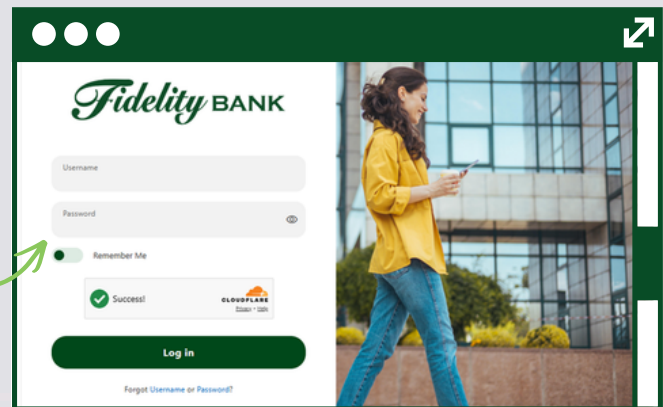


**Business clients for both Apple and Android:** Delete the Fidelity Business Banking app. We've unified the experience into a single app that now supports both personal and business banking.

## On Desktop

Visit [www.bankatfidelity.com](http://www.bankatfidelity.com) and click "Account Login" in the upper right corner of the screen to access online banking.

**If you have already logged into the new mobile app, you can use the same credentials you just created.**



If this is your first time logging in to the new system, select **"existing user,"** and use your current username and password. You will then be prompted to establish a new password and verify your identity. Following this, please review and accept the terms and conditions to continue.

1

Username

Password

Remember Me

Verifying... CLOUDFLARE

Log in

Select **“Existing User,”** enter your current online banking username & password and click **“Log In.”**

2

**I Want To**

**Reset my password**  
Choose this if you're an individual or a business and forgot your password

**Reset my business sub user password**  
Choose this if you are a business sub user and you forgot your password

Click if you are a **Personal Client** or **Business Master User.**

you are a **Business Sub User** or see page 12 to continue.

You will be prompted to reset your password.

3

**Confirm Your Identity**

The following information is used to verify you have an account with us and that you are the owner of the account. We match your answers against our records.

Username

SSN/TaxID

Zip Code

Verify your identity by entering your Username, SSN/EIN, and Zip Code.

4

**Verify Your Identity**

Email  
A one-time code will be sent to your email address.

SMS Text  
A one-time code will be sent to your mobile phone.

Voice call  
You will get a call that reads a one-time code to you.

Select the delivery method of your one-time password.

Enter your one-time password and click **“Verify.”** Then, confirm your contact information and click **“Continue.”**

**Verification Code**

A 6-digit code has been sent to your phone number (\*\*\*) \*\*\*-912.

Code will expire in 5 minutes

Resend code or Change method

5

**Create your password**

Your password must be at least ten characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

Password \*

Confirm Password \*

**Log In to Online Banking**

Email

Phone Number Home

Time Zone  
(UTC-05:00) Eastern Time (US & ...)

Create and confirm your password, then verify your contact info.

6

**Disclosure**

Manage your Fidelity Bank accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register. Please accept the disclosure to continue the registration process.

**DIGITAL BANKING TERMS AND CONDITIONS DRAFT**  
Effective May 4, 2026

This Digital Banking Service Agreement and Disclosure (“Agreement”) contains the terms that govern your use of The Fidelity Deposit and Discount Bank’s (“Fidelity Bank’s”) online and mobile banking services (“Digital Banking”) and contains disclosures required by the Electronic Funds Transfer Act and Regulation E for consumers. This Agreement supplements the terms and conditions described in any other deposit or loan agreement(s) you have with us, and other disclosures and documents related to your account(s), as well as all applicable laws and regulations. BY ENROLLING IN,

I Agree

Make sure to read the disclosure and check the box next to **“I Agree,”** then select **“Continue.”**

**You're in!**

# ✔ Your Action Items

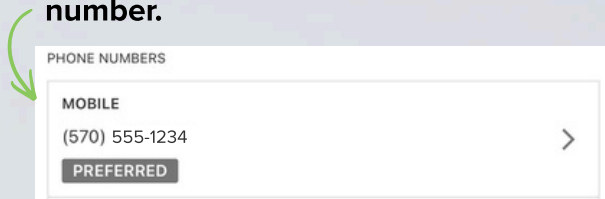
## Set Up Text Alerts

Your previous alerts will **NOT** carry over to the new digital banking platform.

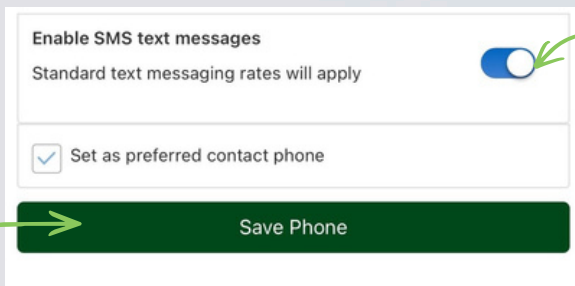
Before setting up text alerts, you must first select your preferred number to receive alerts.

Follow these instructions:

1. Go to “Tools” > “Settings” > “Contact”
2. Click or edit the box showing your preferred number.



3. Turn on SMS, click “Save Phone,” then verify with the code sent.



Proceed to “Alerts” and toggle on your preferences.

- ▶ Find Alerts under Tools > “Alerts.”

## Transfers

External Transfers will **NOT** carry over to the new system, so you’ll need to set them up again to ensure everything functions properly.

Internal Transfers will carry over automatically, but we recommend logging in to review and confirm that all details are correct.

- ▶ Find Transfers under “Transfer & Pay.”

## Verify Bill Pay

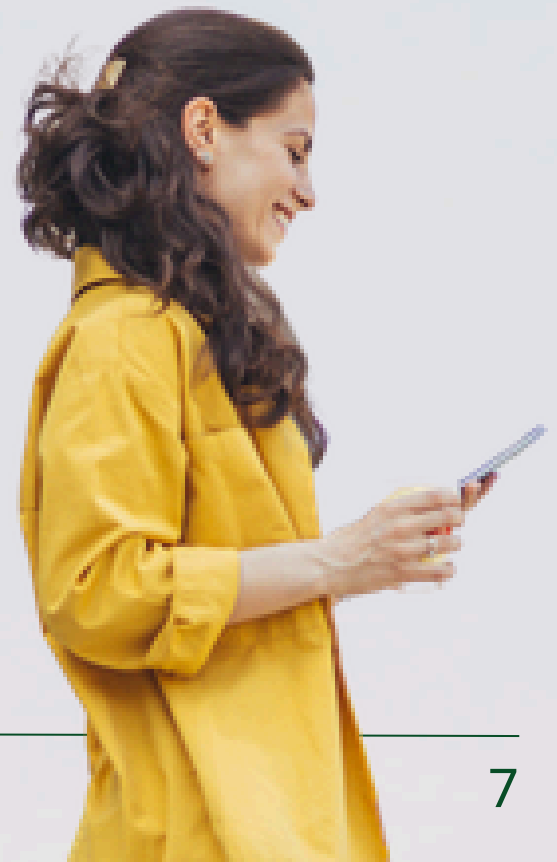
Bill Pay information will transfer over automatically, but we still recommend logging in to review your billers and scheduled payments to ensure everything is set up correctly before making future payments.

- ▶ Find Bill Pay under “Transfer & Pay.”

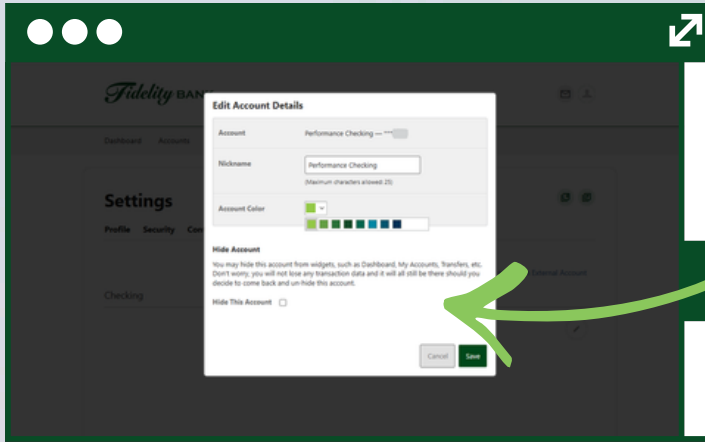
## Card Manager

Your current Card Manager push notification settings will carry over to the new digital banking platform. However, please note that you must allow push notifications within your device to receive messages.

- ▶ Find Card Manager under “Tools.”



# Key Features and Personalization



**Personalize Your Accounts**

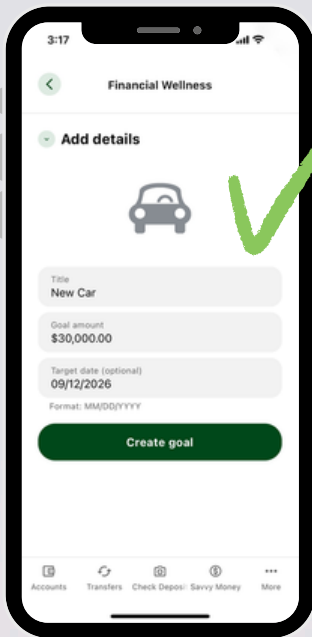
Personalization is another key element of the new experience. The platform allows you to:

- Create custom account names
- Color code
- Link external accounts
- And more!

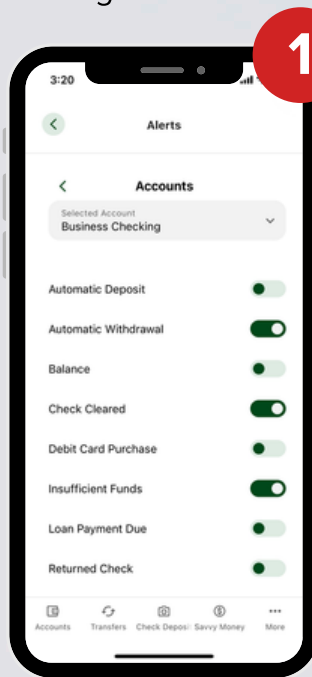
Built-in financial wellness tools, alerts, and notifications give you greater awareness and control, while a centralized message center allows for easier communication with Fidelity Bank.

A major focus of the new platform is simplicity:

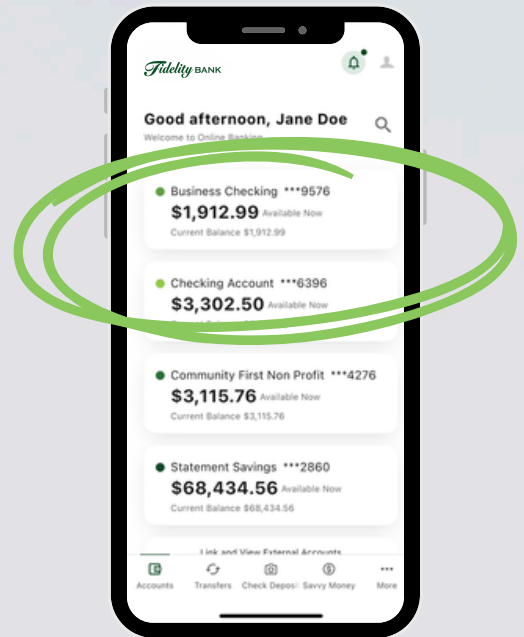
- You will see a redesigned dashboard that prioritizes clarity and ease of use.
- It will be easier to view accounts, manage balances, transfer funds, make payments, set up direct deposit, and access key self-service tools.
- Fewer steps are required to complete everyday banking tasks.
- Streamlined navigation helps you quickly find what you need.
- The overall experience makes banking faster and more convenient.



**Set Financial Goals**



**Alerts and Notifications**



**Centralized Dashboard**

# What's New



## Unified Digital Experience

- One cohesive platform for personal and business banking
- Same login and experience across mobile and desktop
- Seamless navigation between accounts and services

## Ease of Use & Self-Service

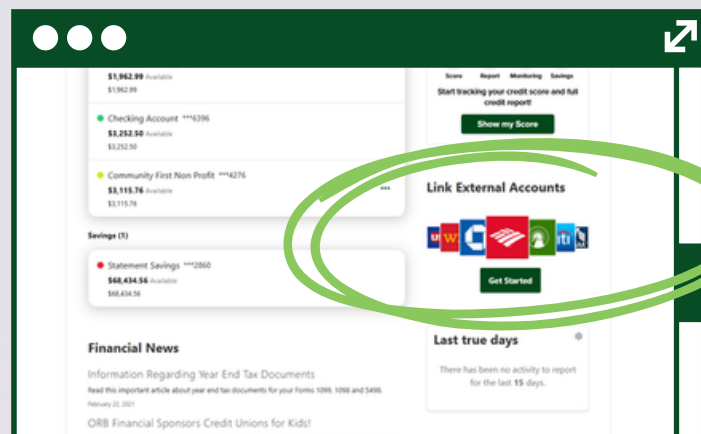
- Simplified navigation and modern layout
- Clear dashboards that prioritize what you need most
- More actions you can complete on your own without calling or visiting a branch
- Set up direct deposit on the go



## Account Consolidation

You can customize your dashboard to include accounts held at other financial institutions. You will be able to see balances from those external accounts alongside your Fidelity Bank accounts. This provides a true way to view all of your accounts seamlessly.

**(NOTE:** Some external banks may not be a participant of this option)





# What We Improved

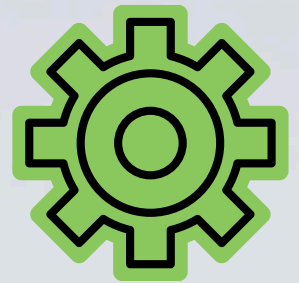


## Financial Education Tools

The new digital banking platform introduces expanded financial wellness tools and personalization features that build on what you already do today. You will continue to manage your money digitally, but with added insights, smarter organization, and new tools like **Savings Goals**, designed to help you better understand and track your finances.

## Alert Management

The new platform offers expanded control over alerts and notifications, a clearer security setup process, and easier access to profile settings. You will be guided through security features during onboarding and will have greater confidence managing your preferences on your own.



## Client Support

We are introducing a live screen-sharing tool for connecting with our bankers. This allows bankers to see exactly what you see while you are logged in. Bankers can walk you through tasks in real time. That means less time spent on the phone and an easier time completing tasks.



## Security

Security is a top priority in Fidelity Bank's new digital banking platform and has been enhanced to protect you while keeping the experience simple and convenient. The platform includes stronger authentication, guided security setup at first login, and improved profile and alert controls that allow you to actively manage your security preferences.

# Business Banking Clients



Business clients now have access to the same tools outlined in this guide, plus enhanced control through Master User and Sub User features. **Immediate action is required—please follow the instructions below.**

We have unified the experience so that there is only one app to complete all of your business and personal banking needs. Please delete the old Fidelity Business Banking app, and download the new Fidelity Bank mobile app. (See page 5)

## Master Users

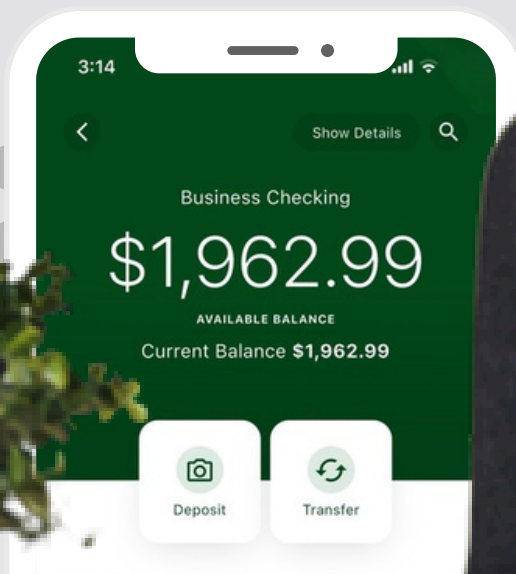
As part of this upgrade, each business will have one **Master User** (formerly known as Senior Administrator) who serves as the main point of control, managing user access and assigning permissions to Sub Users so everything stays organized.

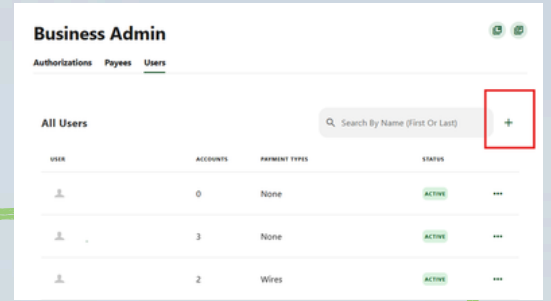
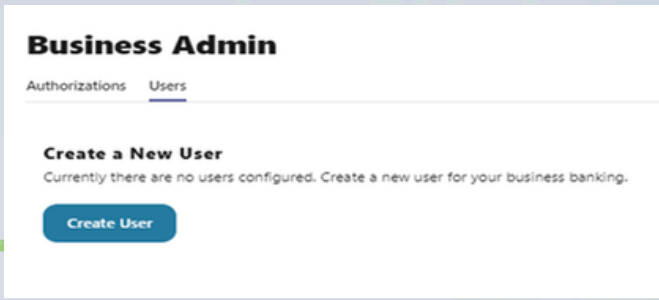
▶ See next page for details.



## ACH & Wire Transfers

We are upgrading to a new ACH and Wire Transfer platform. The new system is more intuitive and provides a smoother workflow for initiating transactions. You can request ACH and Wire Transfer file limit increases directly online, making the process faster and more efficient.





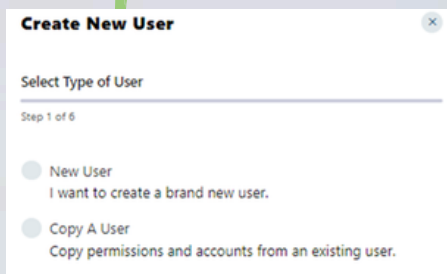
# 1 Setting Up Sub Users

Master Users may set up Sub Users for business digital banking.

**Please note:** you will need to log in from a desktop to add, edit, or delete users.

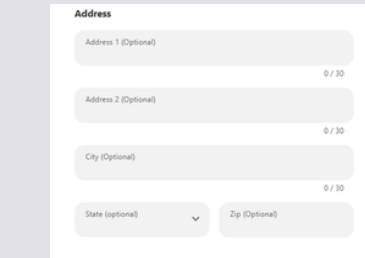
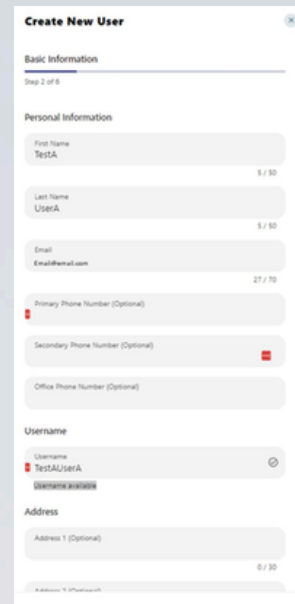
Under Cash Management, select “Business Admin,” and go to “Users.” Click on “Create User.”

3 You will be prompted to create a new user. Select “New User” or “Copy a User.”



# 4

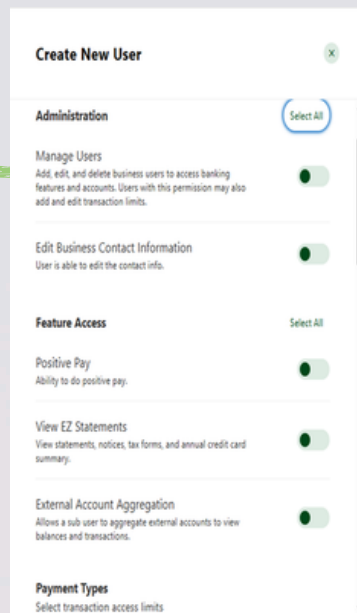
Enter details and check to make sure the username is available.



5 Fill in user’s personal information.

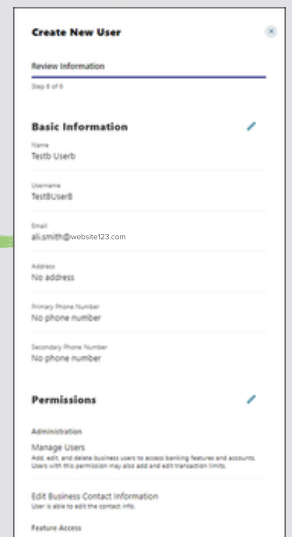
# 6

Use the toggles to select the permissions you would like the user to have.



# 7

Confirm the information is correct. Use the pencil icon to edit if necessary. Click “Submit.”



# Frequently Asked Questions ?

## Why is Fidelity Bank making this change?

Based on client feedback and evolving banking needs, we are investing in modern tools that improve convenience, usability, and security. This upgrade allows Fidelity Bank to deliver a smarter digital experience while continuing to provide the local service and support you trust.

## Will the new platform work for both personal and business banking?

Yes. Fidelity Bank's new digital banking experience supports both personal and business banking with a unified and streamlined login experience. Business clients will also benefit from enhanced cash management tools and self-service capabilities.

## Will my accounts and information carry over?

Yes. Your Fidelity Bank accounts, balances, and relationships will continue uninterrupted. The upgrade focuses on how you access and manage your information digitally, not on changing your accounts.

Scan or [click here](#) for more FAQs.



Standard message, data,  
ISP rates may apply.