



what
DRIVE *us*

you.

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 \$11.6 million, or \$3.03 diluted earnings per share. The Fidelity Bankers continue to execute a strategic vision that provides retail and business clients with financial products and services based upon their needs. The strategic focus on building mutually beneficial relationships with clients and creating financial success for all key stakeholders continues to generate growth in loans, deposits, non-interest income, and capital, producing exceptional shareholder value. In September, for the first time in the Company's 118-year history, total assets exceeded \$1 billion. The continued commitment to provide clients with an exceptional experience and to build long-lasting relationships through a value-added banking experience has both differentiated and elevated the Fidelity Bank brand from its competition.

The current economic expansion, which began roughly a decade ago, became the longest in United States history in 2019, surpassing the previous record that lasted from March 1991 through March 2001. As the year came to a close, America had a highly employed, but slowing economy. The nation's unemployment level ended the year at nearly a 50-year low at 3.7%, with wages rising. Going into 2019, the expectations were that the Federal Open Market Committee (FOMC) would continue to increase the federal funds target. However, in response to a slowing economy in July 2019, the FOMC made a mid-cycle correction by reducing the federal funds target in a series of three steps, by 0.25% each time. The FOMC's move to lower interest rates put additional pressure on the decreasing net interest margins of financial institutions. Throughout these mixed economic results, the banking industry continued to maintain strong earnings and asset quality.

Moving Forward

Net income increased to \$11.6 million for 2019, a 5% increase over 2018, establishing another historic year for the Company. Excluding the one-time, merger-related acquisition costs incurred in conjunction with the acquisition of the Merchants Bank of Bangor and the assumption of Jonestown Bank & Trust's (JBT) Trust Department assets, core net income (non-GAAP) for 2019 was \$12 million, or \$3.14 diluted earnings per share, a 9% increase over 2018. The return on average assets and return on average equity continued to be strong at 1.22% and 11.90% respectively.

In December, the Company announced that Fidelity Bank would be acquiring Merchants Bank of Bangor, a \$415 million community bank operating nine branches in the Lehigh Valley. The

merger was approved unanimously by both Banks' Board of Directors. Once the merger obtains the necessary regulatory and shareholder approvals, Fidelity Bank will operate 21 retail community banking offices in Northeastern and Eastern Pennsylvania. With greater scale and increased capital, the Company will continue to enhance its delivery of products, services, and digital channels to meet the financial needs of clients and the marketplace.

Fidelity Bank continues to invest in the growth and success of the Wealth Management Division, Trust and Financial Services. In the 2nd quarter of 2019, Fidelity Bank hired seasoned Banker and Wealth Management Executive Nicholas Parise as the Director of Wealth Management. The addition of Mr. Parise, to go along with the already dedicated and knowledgeable Trust and Financial Services Team, positions the Division for further growth and success. The Bank's strategic focus on partnering with clients to create long-term financial success will continue to be enhanced by the service levels and products provided by the Wealth Management Division. The Wealth Management Division achieved a record level of assets under management of \$436 million and \$2.3 million in revenue in 2019.

In the third quarter of 2019, the Fidelity Bank Wealth Management Division assumed the ownership of the JBT's \$34 million in fiduciary assets. Fidelity Bank and JBT have forged an ongoing partnership where JBT's bankers will refer clients seeking custodial, fiduciary, or trust services to Fidelity Bank. The assumption of JBT's trust assets will provide increased revenue and scale, resulting in profitable growth.

Fidelity Bank continued its ongoing de novo branch expansion in Luzerne County. In January 2019, the Bank celebrated the grand opening of the Back Mountain Office, located in Dallas, Pennsylvania, and in October 2019, celebrated the grand opening of the Mountain Top Office. Entering the two new marketplaces allows Fidelity Bank to bring the relationship banking model and the Fidelity Banker's commitment to partnering with their clients to the Back Mountain and Mountain Top markets, all the while providing an extraordinary client experience.

Fidelity Bank has maintained its position as a market leader in Northeastern Pennsylvania by originating more than 3,100 loans, totaling over \$240 million. It has continued to achieve strong originations across all portfolios: commercial and business banking, residential mortgage lending, and consumer lending. As of December 31, 2019, the Company achieved a record year-end level of loans in excess of \$755 million, a 3% increase over the prior year.

The growth in the loan portfolio was funded by a strong inflow of new deposits. As of December 31, 2019, the Company achieved a

record year-end level of deposits. Total year-to-date average deposits increased by \$55.5 million, or by 7% when compared to 2018 year-to-date deposits. The growth in loans and deposits has enabled the Company to increase net interest income by \$1.3 million. The Company's focus on collecting fees for services provided pushed non-interest income to a record level. Total non-interest income for 2019 was \$10.2 million, or an 11% increase when compared to 2018.

The Exceptional Client Experience

The Fidelity Bankers are the Company's most valued assets. A great client experience must begin with engaged and knowledgeable bankers. Through the support of the Board of Directors, the Company continues to invest a considerable amount of time and money in the training, education, and professional development of the Fidelity Bankers. Their unwavering commitment to continuous learning and improvement has made it possible for the Company to continue to reach new heights. In 2019, the Fidelity Bankers participated in more than 7,200 hours of internal training, seminars, and conferences.

In 2019, and for the second year in a row, Fidelity Bank was rated as one of the top 3 banks by Forbes from over 200 banks operating branches in the Commonwealth of Pennsylvania. Fidelity Bank's survey score is a direct reflection of customer opinion and satisfaction, from both in-branch and online perspectives. This recognition is most important, as it measures the client experience and is a leading indicator, rather than the typical financial measurements, which are lagging indicators. The Forbes Magazine recognition validates that the experience the Bank provides its clients is a key differentiator of Fidelity's ability to achieve strong financial performance.

In addition, for the third year in a row Fidelity Bank has been voted the "Best Bank" by the readers of the Scranton Times. This recognition is further evidence of the unique and satisfied customer solutions that the Fidelity Bankers continue to deliver.

As the Company grows and the banking industry continues to evolve rapidly with new technology, products, services, and regulations, the valued input of all Fidelity Bankers will produce continued success for the client, shareholder, and communities.

Innovation Has Driven Growth

The Fidelity Bankers' commitment to the clients' financial success is the foundation of the Company's continued growth. Clients expect speed, frictionless experience, security, and

convenience in every banking activity, both online and offline. Fidelity Bank continues to invest in the evolution of the digital banking experience, including omnichannel solutions designed to exceed client expectation in-branch or online. The Company believes that its relationships will not disappear in the digital world as it continues to partner with and provide the client with the right financial solution.

During the first quarter of 2019, the Bank launched a new digital mortgage and home equity loan origination platform. This platform provides the client with real time access to mortgage and home equity lending as well as the ability to apply on-line, from the comfort of home or in-branch, with the assistance of a Fidelity Banker. Push notifications via text messages will apprise applicants of their status, removing any uncertainty. In 2019, mobile and on-line loan applications increased to 182, a 152% increase over 2018.

In 2019, the Company continued to experience growth in consumer households and with business clients, while the number of transactions per branch declined. Mobile application and mobile deposit users increased by 61% and 45% respectively. The Company is committed to staying abreast of the ever-evolving digital banking platforms that the clients need and demand.

Creating Long Term Sustainable Shareholder Value

Shareholder value is created by a balance sheet consisting of adequate reserves, strong capital levels, favorable asset quality, robust core deposit base, and continuous earnings growth. The investment community has recognized the franchise value that the Company has created over the last five years. The shareholder return over this period was



265%, elevating the Company to second place (#2) of all publicly traded banks headquartered in the United States.

The total dividend for 2019 was \$1.06 per share as compared to \$0.98 per share, an 8% increase over 2018, and the fifth consecutive year that the Company increased its dividend payment to the shareholder.

The Company's strong financial performance exceeds both its local and national peers. For the fifth straight year, the Bank has earned a five star "Superior" rating for safety and soundness from the independent national rating agency, Bauer Financial. In addition, for the sixth straight year the Bank was recognized by the American Bankers Association as one the top 200 Community Banks in the nation, based upon a three-year average return on equity.

Building for the Future

As a community bank, headquartered in Northeastern Pennsylvania, it continues to play a major role by strengthening and impacting the communities it serves by giving back its time, talent, and treasure. The Company, along with the Fidelity Bankers, continues to be one of the largest charitable contributors in the region. In 2019, the Company and the Fidelity Bankers' annual United Way campaign, headed by Mary McNichols, Human Resources Director, achieved a record level of contributions.

The Fidelity Bankers are committed to serving the communities and making them a

better place to live, work, play and pray. The Bankers are provided with volunteer time off to serve the community and its causes they are passionate about. The Fidelity Bankers' have provided their time and talent to a countless number of non-profit organizations. In 2019, the Fidelity Bankers contributed approximately 2,000 hours of volunteer hours to local community organizations, including serving St. Francis of Assisi Soup Kitchen, Friends of the Poor, and United Day of Caring, just to name a few.

The Company has been a significant contributor to pre-K programs, area primary and secondary schools, universities, and financial literacy. The Company has provided scholarships and financial literacy programs to schools and students throughout the area. The programs have enabled students to attend educational programs that they would otherwise not have been able to afford. Over the last five years Fidelity Bank has contributed over \$2.6 million to local schools and children throughout Northeastern Pennsylvania.

Executing Our Vision

As the Company looks to the future, the Bank will focus on the successful integration of Merchants Bank and will work to increase market share in its existing markets. Once the merger is complete, Fidelity Bank will operate 21 retail community banking offices in Northeastern and Eastern Pennsylvania. During its 130-year history, Merchants Bank has been an outstanding banking partner to its client

base and community. The merger of two strong, long-standing financial institutions will provide increased scale and capital to meet more effectively the needs of the Fidelity Bankers, clients, shareholders, and community. In addition, the Lehigh Valley demographics and strong economic climate provide enhanced growth opportunities.

Continued effective management of assets and income will enhance long-term shareholder value. Fidelity Bank is proud to have created a highly regarded and powerful brand. A strong relationship management strategy will continue to evolve as all generations become more technologically savvy. The Company is committed to continuing to invest in the digital and traditional banking channels.

The Company's belief is that clients will continue to migrate to digital channels for transactional activities, while seeking the advice of trusted financial partners for more complex financial needs. Research shows that clients still prefer to be "in branch" for more complex financial needs. Fidelity Bank offices are staffed with knowledgeable, trusted personal bankers who are empowered with resources, technology and capabilities to handle complex client needs and who deliver an extraordinary client experience.

The need to continue to invest in technology that meets the client's demand and creates operational efficiencies has never been greater. At the same time, cyber security

incidents appear in the news almost nightly. The Company's priority remains to protect the client's information by continuing to invest in and tighten the security around all information technology systems.

A well-integrated wealth management solution will create great value for clients and additional long-term shareholder value. Looking across the broad base of clients, and identifying those with the greatest need for wealth management products and services, will drive continued growth in assets under management and revenue. In addition, we will continue to invest in the necessary human capital and systems to ensure that the Wealth Management offering meets and exceeds client expectations.

What Drives Fidelity


The Company retains 200 Fidelity Bankers who are passionate and committed to building relationships, creating long-term shareholder value, building a sense of community, and delivering success to all stakeholders. As we continue to go forward, the Company will strive to provide an extraordinary customer experience. The Fidelity Banker will continue to put the clients' interests first, to meet their specific financial needs, and to provide high value. The Fidelity Bankers are committed to being true to the mission of a community bank dedicated to the sustainability of its community.

All stakeholders can be proud of the accomplishments and direction of the Company.

Sincerely,



Brian J. Cali,
Chairman of the Board

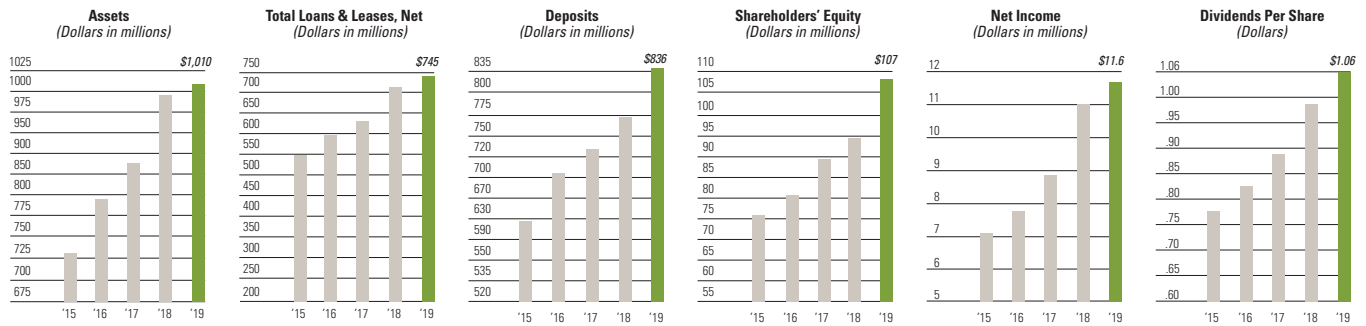


Daniel J. Santaniello,
President and Chief Executive Officer



Board of Directors (L to R): Richard J. Lettieri, Director; Kristin D. O'Donnell, Director; David L. Tressler, Sr., Director; Brian J. Cali, Chairman; Daniel J. Santaniello, President and Chief Executive Officer; Mary E. McDonald, Assistant Secretary; Patrick J. Dempsey, Past Chairman; Michael J. McDonald, Vice Chairman; William J. Joyce, Director; John T. Cagnetti, Secretary.

FINANCIAL HIGHLIGHTS



	2019		2018		2017	2016	2015
(dollars in thousands except per share data)	Amount	% Change	Amount	% Change	Amount	Amount	Amount
For the Year							
Net Interest Income	\$ 31,715	4.1%	\$ 30,457	9.4%	\$ 27,841	\$ 25,137	\$ 23,485
Net Income	\$ 11,576	5.2%	\$ 11,006	26.3%	\$ 8,716	\$ 7,693	\$ 7,103
Cash Dividends	\$ 4,037	8.9%	\$ 3,708	12.9%	\$ 3,285	\$ 3,061	\$ 2,844
Return on Average Assets	1.18%		1.20%		1.03%	1.02%	1.00%
Return on Average Equity	11.49%		12.36%		10.34%	9.64%	9.55%
Net Interest Margin	3.52%		3.59%		3.66%	3.68%	3.68%
Per Share							
Net Income - Diluted	\$ 3.03	4.4%	\$ 2.90	24.5%	\$ 2.33	\$ 2.09	\$ 1.94
Cash Dividends	\$ 1.06	8.2%	\$ 0.98	11.4%	\$ 0.88	\$ 0.83	\$ 0.77
Book Value	\$ 28.25	13.5%	\$ 24.89	6.4%	\$ 23.40	\$ 21.91	\$ 20.83
Average Shares Outstanding	3,779,582	0.7%	3,752,704	1.1%	3,711,490	3,679,507	3,658,687
At Year End							
Assets	\$ 1,009,927	2.9%	\$ 981,102	13.6%	\$ 863,637	\$ 792,944	\$ 729,358
Earning Assets	\$ 941,960	2.4%	\$ 920,082	13.9%	\$ 808,004	\$ 746,019	\$ 681,283
Investment Securities	\$ 185,117	1.3%	\$ 182,810	16.2%	\$ 157,385	\$ 130,037	\$ 125,232
Total Loans & Leases, Net	\$ 745,306	2.9%	\$ 724,024	13.1%	\$ 640,353	\$ 598,395	\$ 553,390
Deposits	\$ 835,737	8.5%	\$ 770,183	5.5%	\$ 730,146	\$ 703,459	\$ 620,675
Borrowings	\$ 52,839	-51.1%	\$ 108,070	172.2%	\$ 39,706	\$ 4,223	\$ 28,204
Shareholders' Equity	\$ 106,835	14.2%	\$ 93,557	7.1%	\$ 87,383	\$ 80,631	\$ 76,351
Shares Outstanding	3,781,500	0.6%	3,759,426	0.7%	3,734,478	3,680,707	3,665,107
Ratios							
Net Loans to Deposits	89.18%		94.01%		87.70%	85.06%	89.16%
Non-performing Assets to Total Assets	0.50%		0.64%		0.73%	1.33%	1.76%
Equity to Assets	10.58%		9.54%		10.12%	10.17%	10.47%
Tier I Risk-Based Capital	14.51%		13.50%		13.70%	13.62%	13.71%
Total Risk-Based Capital	15.76%		14.75%		14.95%	14.90%	14.99%

WHAT DRIVES US?

Delivering an exceptional banking experience.

Whether it's obtaining the best terms for a mortgage loan, developing a customized financial plan, or providing the resources to help a business thrive, Fidelity Bankers are driven to deliver an exceptional banking experience to each and every client – an experience grounded in trust, knowledge, exemplary service and expert advice.

Their commitment to each client relationship has been recognized by both the local community and by Forbes Magazine. For the past six out of seven years, Scranton Times readers have voted Fidelity Bank “Best Bank” in the marketplace, and for the second consecutive year, Forbes Magazine has named Fidelity Bank a top

three “America’s Best-In-State Banks for 2019” in Pennsylvania, based on client satisfaction.

Achieving client experiences that are second to none is the result of engaged bankers dedicated to continuous learning and improvement, and of the Bank’s full commitment to their professional development as trusted financial advisors.

By putting clients’ interests first, meeting their specific financial needs, and consistently providing them with value, Fidelity Bankers are creating truly exceptional banking experiences and long-lasting client relationships.





WHAT DRIVES US.

*Building a partnership
for financial success.*

The financial success of Fidelity Bank's clients is the foundation of the Bank's continued growth. The more successful our clients, the more successful Fidelity Bank.

By providing valuable and trusted financial advice, Fidelity Bankers are creating deeper and broader relationships with clients and building solid partnerships for financial success.

Set in a lush 5,500-acre estate, since 1928, Skytop Lodge has offered its guests a unique escape, where they can enjoy the area's natural beauty in a luxurious historic setting. As Skytop looked to the future, they sought a trusted financial advisor that would help facilitate their long-term growth strategy.

Before offering solutions, Fidelity Bank's Relationship Managers studied the industry in depth and engaged in high-value, consultative conversations with Skytop's management. Having gained a solid understanding of the resort's needs, they identified specific solutions that would help achieve Skytop's future goals.

The Fidelity Bankers' approach to providing needs-based financial solutions grounded in a thorough understanding of the client has resulted in a strong client relationship and a mutually beneficial partnership built on trust.

WHAT DRIVES US?

Creating long-term sustainable value.

Fidelity Bank's strategic approach of delivering value to clients through client-centricity and successful relationship management has continued to create strong financial results and long-term shareholder value.

For the sixth consecutive year, the American Bankers Association 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 10.78%. The ROAE ranked Fidelity Bank as the 95th most profitable publicly traded community bank in the nation in 2018 (from over 600 community banks with assets less than \$2 billion).

For the first time in the Bank's 118-year history, total assets have exceeded \$1 billion. This sustained revenue growth has allowed for further strategic expansion as well as for meaningful investments in digital technology. Fidelity Bankers have focused their attention on giving clients the digital channels that allow them the convenience of banking

anywhere, anytime. The expansion of the Bank's digital capabilities has allowed Fidelity Bankers the time to engage in high-value conversations focused on clients' financial needs.

With the 2019 opening of the Back Mountain branch in Dallas, PA and of the Mountain Top, PA branch in lower Luzerne County, Fidelity Bank has continued its expansion into Luzerne County. Fidelity Bank has also assumed all the trust and investment accounts of Jonestown Bank's Trust Department, adding \$34 million in assets under management. Additionally, Jonestown Bank will serve as a referral source for future wealth management business.

Guided by Fidelity Bank's values and its mission to make a long and lasting contribution to all its stakeholders, Fidelity Bankers will continue building on these principles, executing the strategic plan for long-term sustainable shareholder value, and creating exceptional client experiences.





WHAT DRIVES US. *Building the Future*

As a community bank, Fidelity Bank is committed to strengthening the communities we serve and to building a better future for families and businesses.

A strong advocate of programs that enhance children's learning, the Bank is a supporter of the Greater Scranton YMCA's Summer Scholars Program. Fidelity Bank's support has made it possible for the organization to purchase a van that provides transportation to children so they can attend the academic enrichment program.

To encourage communities to explore new ideas for community revitalization, the Bank has created the IMPACT Grant Program. Based on a community vote, a \$15,000 Fidelity Bank IMPACT Grant has been awarded to the Back Mountain Memorial Library for presenting the best idea to move the

Back Mountain community forward. The library is using the grant to update the children's area and to buy new computers.

Each day, Fidelity Bankers put their commitment to build a better future for communities into action through volunteer efforts and donations. Working with local charitable organizations and non-profits, approximately 3,000 hours of Fidelity Bankers' time has been donated this year to groups dedicated to uplifting the lives of area residents, while the Bank has awarded over \$718,000 in donations and sponsorships to these groups.

At the heart of every thriving community, there is a strong community bank fully committed to its success. All 200 Fidelity Bankers have wholeheartedly made that commitment.

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 Loans & Lines of Credit
- Mortgage Loans
- Construction Mortgages
- FHA Mortgages
- Auto Loans
- Personal Loans
- Secured Loans
- Preferred Credits

Card Services

- Visa® Consumer Check Card
- Visa® Consumer Credit Card
- Visa® Business Check Card
- Visa® Business Credit Card
- Visa® Business Line of Credit Cards
- American Express® Credit Card
- Card Valet
- Digital Wallet
- MasterCard® Business LOC Debit Card
- MasterCard® Gift Cards & General Purpose Reloadable Cards
- MasterCard® HELOC Debit Card
- Prepaid & Payroll Cards

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
- FHLLB – BOB Program
- USDA Loan Programs
- Scranton Industrial Development Company Loan Program
- Tax Incremental Financing Programs
- Pennsylvania Industrial Development Authority Loan Programs

Business Services Cash Management

- Business Online Banking
- Fidelity Mobile Banking for Business
- Mobile Deposit for Business
- Direct Deposit Services
- Credit Card Processing
- Electronic Funds Receivables & Payables
- Positive Pay Fraud Detection
- 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

Branch & ATM Locations

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 West Market St.
Scranton, PA 18508
- Mountain Plaza
1137 Moosic St
Scranton, PA 18503
- Riverfront Sports
3 West Olive St.
Scranton, PA 18508
- Scranton Cultural Center
420 North 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
- Zummo's Café
916 Marion St.
Scranton, PA 18509
- Marywood University
Nazareth Hall
McGowan Center & Learning Commons
Dunmore, PA 18509

Branch and ATM 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
- 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 South Mountain Blvd
Mountain Top, PA 18707
570-403-2297
- Peckville Office
1598 Main St.
Peckville, PA 18452
570-483-3300
- Scranton Financial Center
338 North Washington Ave.
Scranton, PA 18503
570-504-8001
- Pittston Office
225 Kennedy Blvd.
Pittston, PA 18640
570-908-0103
- West Scranton Office
400 South Main Ave.
Scranton, PA 18504
570-504-8180

Wealth Management

- Personal & Corporate Trust, Estate Administration & Investment Services
- Nicholas Parise
SVP & Director of Wealth Management
570-504-0612
- Theresa M. Hinton, Esq., CTFP
VP & Sr. Trust Officer
570-504-2260
- James T. O'Brien
VP & Trust Officer
570-504-2250
- Lawrence J. Crimi
VP & Trust Investment Relationship Manager
570-504-8011
- Diane Carney, CCTS
AVP & Corporate Trust Officer
570-504-2245
- Lori A. Barrett, Esq.
Trust Officer
570-504-2242
- William J. Fennie, III, CFA
AVP & Trust Investment Officer
570-504-2242
- 101 N. Blakely St.
Dunmore, PA 18512
570-504-2260
- Fidelity Bank Wealth Management Office
252 Sunbury St.
Minersville, PA 17954
570-504-2250
- Fidelity Asset Management
Full Brokerage & Insurance Services
- William P. McAndrew, AIF®
SVP & Wealth Advisor
570-504-2207
- Thomas G. Regenski, AIF®
AVP & Wealth Advisor
570-504-2204
- Amanda Vinciguerra
Wealth Management Administrative Assistant
101 N. Blakely St.
Dunmore, PA 18512
570-504-2206
- ### Business Banking
- Timothy O'Brien
Sr. EVP & Chief Lending Officer
570-504-2230
- Michael J. Pacyna
EVP & Chief Business Development Officer
570-504-8005
- ### Customer Care Center
- 570-342-8281 | 800-388-4380

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.

Investor Relations

Fidelity D & D Bancorp, Inc.

101 N. Blakely Street
Dunmore, PA 18512
(570) 342-8281

We are a public company whose stock is traded on The Nasdaq Global Market, under the symbol FDBC.

Transfer Agent and Registrar

Shareholders' Services Provided

- Stock transfer
- Dividend reinvestment plan
- Direct deposit of dividends
- Duplicate mailing notification

Computershare Trust Company, N.A.
P.O. Box 30170
College Station, TX 77842-3170
(877) 282-1168
www.computershare.com

Shareholder/Investor Inquiries

Requests for information or assistance regarding Fidelity D & D Bancorp, Inc. should be directed to John Pash, Investor Relations Officer, at (570) 504-8007 or john.pash@fddbancorp.com.

Market Makers

The following firms are believed to presently make a market in Fidelity D & D Bancorp, Inc. stock on The Nasdaq Global Market, under the symbol FDBC.

Boenning & Scattergood, Inc.

4 Tower Bridge
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G1 Execution Services, LLC

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SG Americas Securities, LLC

245 Park Avenue
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Bofa Securities, Inc.

One Bryant Park
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Goldman Sachs & Co., LLC

200 West St.
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Maxim Group, LLC

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Susquehanna Securities

401 City Ave., Ste. 220
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Citadel Securities, LLC

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GTS Securities, LLC

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Cowen and Company, LLC

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Two Sigma Securities, LLC

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