



**STANDING**

**STRONG**



## Message to our Valued **Shareholders:**

The Board of Directors and Fidelity Bankers are very pleased to report that the Company ended the year with net income of \$13.0 million, or \$2.82 diluted earnings per share. The Fidelity Bankers' commitment to building mutually beneficial relationships, and partnering with our clients to achieve financial success, has generated strong growth in loans, deposits and non-interest income, and continues to produce exceptional shareholder value. By the end of 2020, total assets reached approximately \$1.7 billion – a 68.3% increase over 2019. The Bank's strategic focus on a value-added banking experience has continued to differentiate the Fidelity Bank brand.

Following a decade of economic expansion, 2020 was a year of unprecedented disruption as the COVID-19 pandemic affected millions of lives and impacted the worldwide economy. In April, the national unemployment rate soared to a record 14.7%, reflecting efforts to contain the rising pandemic. To support the flow of credit and mitigate the negative impact, the Federal Reserve responded with \$2.3 trillion in loans and by year's end, the national unemployment rate fell by 8 percentage points to 6.7%. Spurred by a decade of prudent regulation and capital strengthening, U.S. banks maintained strong loan and asset quality throughout this unsettling time. By the end of 2021, a gradual recovery of the U.S. economy is anticipated and banking institutions that have taken steps to strengthen productivity, increase efficiency, and enhance risk and credit management will be well-positioned to propel the recovery and benefit from it.

### **An Exceptional Year**

Amidst the many challenges of the pandemic, Fidelity Bank has achieved record financial results and increased an already strong capital position. In 2020, net income increased \$1.5 million or 13% over 2019, driven by higher net interest income and additional non-interest income, resulting in \$14.7 million in total revenue growth; the return on average assets and return on average equity stands at 0.87% and 9.06% respectively. Excluding merger related expenses, net income would have been \$15.4 million.

### **Two Storied Banks Become One**

In May of 2020, Fidelity Bank completed its strategic acquisition of MNB Corporation and its wholly owned subsidiary, Merchants Bank of Bangor. The merger positions the Bank for strong and profitable growth as it expands the Fidelity brand in the Lehigh Valley, a growing, vibrant market for community banking, ranked among

the Top 5 metropolitan regions in its population size nationwide and the third-best region in the Northeast U.S. in 2019 for economic development.

Due to both the merger and organic growth, in 2020, Fidelity Bank grew assets by \$690 million, or 68%. The fair value of assets acquired from MNB represent 45% of that increase.

The merged organization now spans four counties, providing clients increased convenience with access to 20 branches, all offering the full range of consumer and business products and services. These include a Wealth Management Division with advanced financial planning capabilities, advanced cash management tools to help business clients to manage cash flow, a full array of digital banking services, and a 7-day-a-week Customer Care Center. In addition, with Fidelity Bank's increased lending authority and substantial technology investment, the merger brings the benefits of both enhanced scale and greater operating efficiency in the Lehigh Valley market.

The Company's Board of Directors is proud to welcome Merchants Bank bankers, clients and shareholders, and also extend a warm welcome to HelenBeth G. Vitek and Richard M. Hotchkiss, who have joined the Board of Directors of Fidelity D & D Bancorp, Inc. and of Fidelity Bank.

### **Setting New Records**

Ranked as the #1 mortgage lender in the Lackawanna County market for the past 11 years, Fidelity Bank has continued to maintain its position as market leader in Northeast PA. From residential mortgage lending and consumer lending, to commercial and business financing, the Company achieved strong originations across all portfolios, realizing a year-end level of loans in excess of \$1 billion, a 52% increase over 2019.

With increased mortgage volume throughout the year, residential mortgage loan origination reached a total of \$233.1 million, as compared to \$74.4 million in 2019. In the Lehigh Valley, the Bank brought its mortgage expertise to the table and doubled the number of mortgage originators, resulting in a record year in loans for the Lehigh Valley operation.

The record growth in the loan portfolio was funded by a record year in deposits. As of December 31, 2020, total year-to-date average deposits increased by \$457 million, or by approximately 56% when compared to 2019

year-to-date average deposits. In Lackawanna County, the Bank rose to 3rd position in deposit market share while nearly doubling its deposit base in Luzerne County after adding two additional branches in that market since 2018.

The Wealth Management Division also experienced a record year, achieving a record level of assets under management of \$587.8 million and realizing \$2.5 million in revenue.

The Bank's continued growth in loans, deposits, and non-interest income reflects the Fidelity Bankers' ongoing commitment to building relationships and partnering with clients to achieve financial success.

### **Responding to the COVID Crisis**

To safeguard the health, safety and well-being of bankers, clients and the community, and to ensure business continuity, in March 2020, the Company activated its pandemic contingency response plan and provided clients easy-to-use digital banking options, reducing the need for in-person banking.

As the pandemic took its toll on consumers, businesses and workers, the government responded with aggressive fiscal and monetary policies. Through the Small Business Administration CARES Act, the Bank funded 1,551 Paycheck Protection Program (PPP) loans for over \$159 million, providing critical support to small businesses and earning Fidelity Bank recognition as one of the top PPP lenders. As a result, the Fidelity Bankers were able to help businesses keep over 36,000 workers employed.

Fidelity Bank's loan forbearance programs provided short-term relief. By year's end, a total of 1,429 borrowers located within the communities the Bank serves had been granted hardship relief payment deferrals.

For Fidelity Bankers, the COVID crisis created an opportunity to demonstrate their deep commitment to clients, and to help businesses, individuals and communities in the Bank's market areas through an unparalleled time.

### **A Clear Focus on the Client Experience**

Guided by the Bank's strategic focus on building strong, lasting client relationships, the Fidelity Bankers have continued to execute on a strategic plan centered on meeting clients' financial needs and on delivering client experiences that are second to none.

This is what enables Fidelity Bank to achieve strong financial performance. It is the result of continuous improvement supported by the Board of Directors' commitment to professional development, creating a team of Trusted Financial Advisors.

To support exceptional client experiences, Fidelity Bankers are given the training and resources they need to cultivate deeper and broader relationships with their clients and to build solid partnerships for financial success. Fidelity Bankers are further empowered to deliver the best possible experience to the client, resulting in increased client loyalty. Recognizing and appreciating the high level of commitment Fidelity Bankers bring to each and every relationship, the readers of the Scranton Times once again voted Fidelity Bank "Best Bank" in the marketplace for the fourth year in a row and for seven out of the last eight years.

### **Creating Sustainable Shareholder Value**

The Bank's strategic approach to delivering value to clients through a successful relationship management strategy creates long-term shareholder value and more diversified and stable revenue streams. Because of a strong appreciation of stock price, the Bank has been ranked among the top 3 in shareholder return in the last five years. This has resulted in an increased dividend payment for the last six years in a row, with a total dividend for 2020 of \$1.14 per share, as compared to \$1.06 per share in 2019, a 75% increase.



The Bank's consistent financial performance continues to achieve national industry recognition. For seven consecutive years, American Banker Magazine has identified Fidelity Bank as one of the Top 200 Community Banks in the country and the 79th most profitable public community bank in the nation, based on a three-year return on average equity. The national rating agency, Bauer Financial, has once again rated Fidelity Bank as a 5 Star "Superior" banking institution as well.

**Committed to our Communities**

As a community bank, Fidelity Bank's mission is to be a good corporate partner, working to strengthen local economies while investing to build a better future. This past year, as COVID's economic impact was felt across the nation, Fidelity Bankers rose to the challenge, supporting those in need within Northeastern Pennsylvania and the Lehigh Valley.

To help alleviate hunger, donations were provided to community partners, including non-profit groups such as Friends of the Poor, The Weinberg Northeast Regional Food Bank, and the Electric City Connection. The Bank also participated in economic development initiatives to help struggling people and businesses, and continued to contribute to

schools and children's educational programs. Throughout the year, over \$1.3 million in donations and sponsorships were awarded to community groups and local non-profits through Fidelity Bank and the Fidelity D & D Charitable Foundation. In addition, Fidelity Bankers are provided with volunteer time off to support the community causes that matter most to them. Continuing its commitment to be a good corporate partner within its market areas by giving back its time, talent, and treasure, Fidelity Bank provided nearly 1,400 hours of volunteer time to non-profit organizations, helping these groups bring relief to communities at a critical time.

**Looking to the Future**

The Fidelity D & D Bancorp, Inc, and Fidelity Bank's Board of Directors also welcomes directors William J. Joyce and Alan Silverman. The Board, along with Management, understands the opportunities and challenges ahead and has 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.

In the Lehigh Valley, Fidelity Bank has launched

a powerful sales and marketing plan that capitalizes on the many opportunities to build strong relationships with clients, prospects, and the community. The branding campaign launched in both the Northeast and the Lehigh Valley, inviting clients to "Experience the Exceptional," is based around the Bank's continued accolades.

The events of this turbulent year have redefined new ways of working and doing business, triggering a powerful demand for expanded digital access. To satisfy this increased demand, the Company continues to invest in secure information technology systems, fully leveraging technology in order to facilitate client interaction and deepen connections with clients.

The Fidelity Bankers will continue to execute on the strategic plan that provides trusted financial advice to consumers and businesses. These strong and lasting relationships help create stable and diverse revenue streams through the delivery of appropriate products and services.

**Always Fidelity**

Faithful to the knowledge that our commitment to clients is the foundation of Fidelity Bank's success, the Company's 300 Fidelity Bankers will continue to build strong relationships and to

deliver exceptional client experiences. The Bank will remain passionate about achieving success for bankers and clients, and will be fully committed to delivering value to shareholders, while remaining invested in the sustainability of the communities it serves.

As the Company continues to progress and evolve, the principles that have guided Fidelity Bank's growth and created the foundation for strong financial performance will continue to shape its future.

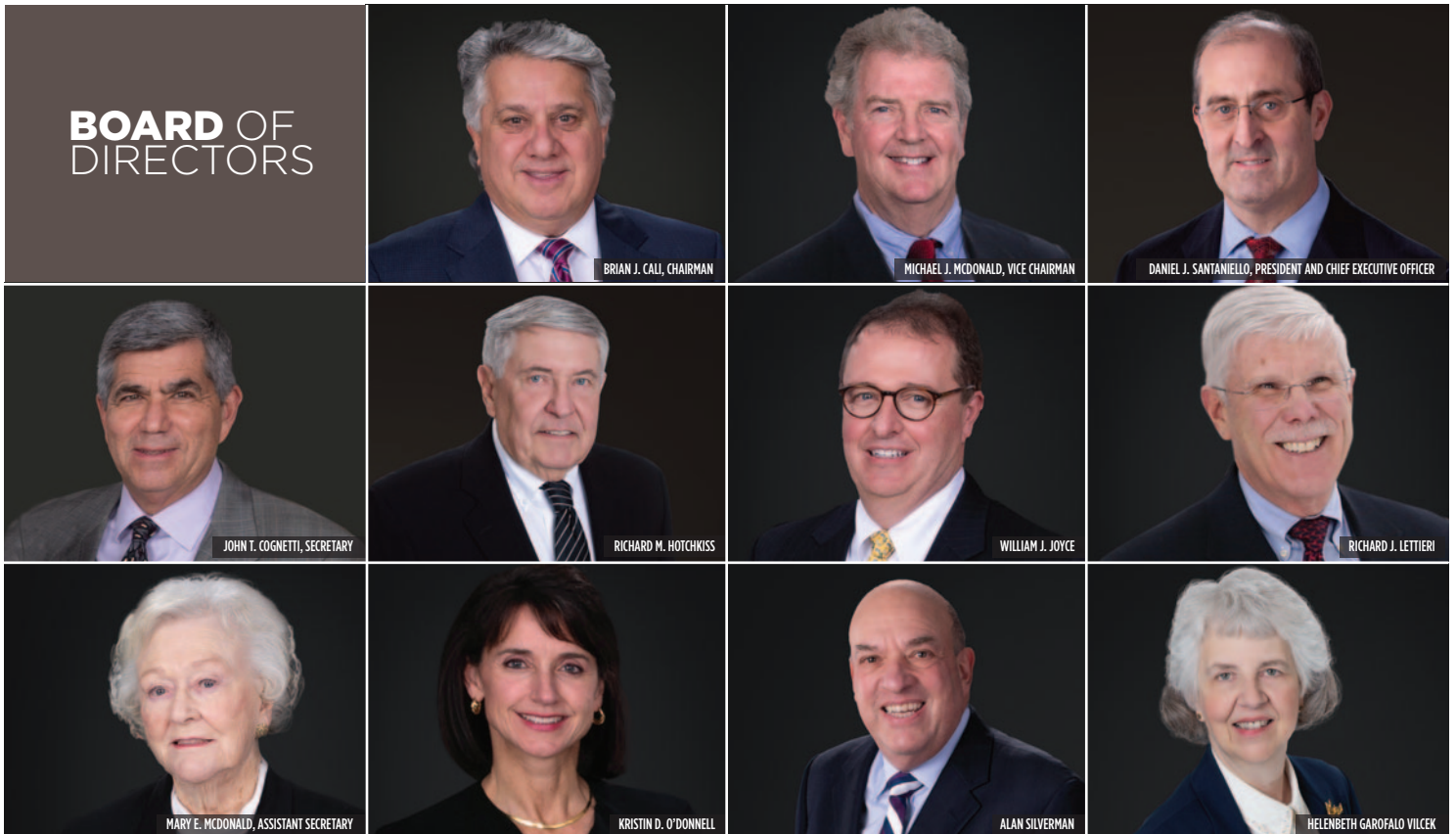
Sincerely,

*Brian J. Cali*

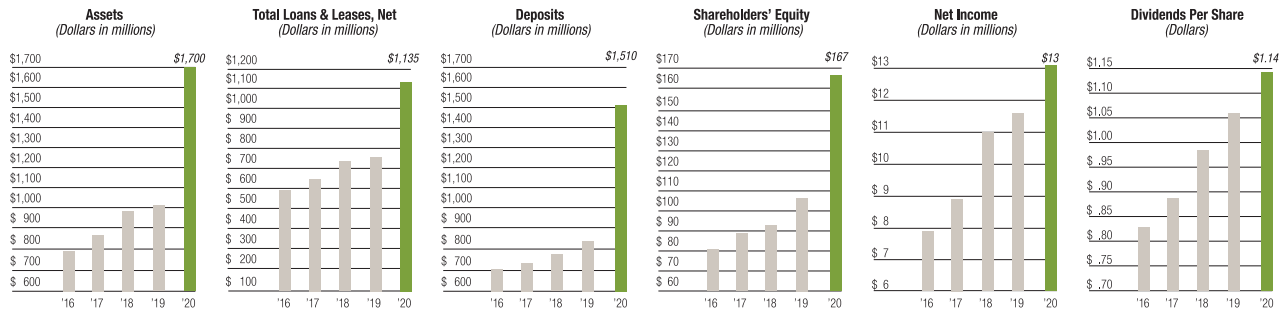
Brian J. Cali,  
Chairman of the Board

*Daniel J. Santaniello*

Daniel J. Santaniello,  
President and Chief Executive Officer



# FINANCIAL HIGHLIGHTS



	2020		2019		2018	2017	2016
(dollars in thousands except per share data)	Amount	% Change	Amount	% Change	Amount	Amount	Amount
<b>For the Year</b>							
Net Interest Income	\$ 44,185	39.3%	\$ 31,715	4.1%	\$ 30,457	\$ 27,841	\$ 25,137
Net Income	\$ 13,035	12.6%	\$ 11,576	5.2%	\$ 11,006	\$ 8,716	\$ 7,693
Cash Dividends	\$ 5,378	33.2%	\$ 4,037	8.9%	\$ 3,708	\$ 3,285	\$ 3,061
Return on Average Assets	0.87%		1.18%		1.20%	1.03%	1.02%
Return on Average Equity	9.06%		11.49%		12.36%	10.34%	9.64%
Net Interest Margin	3.30%		3.52%		3.59%	3.66%	3.68%
<b>Per Share</b>							
Net Income - Diluted	\$ 2.82	-6.9%	\$ 3.03	4.5%	\$ 2.90	\$ 2.33	\$ 2.09
Cash Dividends	\$ 1.14	7.5%	\$ 1.06	8.2%	\$ 0.98	\$ 0.88	\$ 0.83
Book Value	\$ 33.48	18.5%	\$ 28.25	13.5%	\$ 24.89	\$ 23.40	\$ 21.91
Average Shares Outstanding	4,586,224	21.3%	3,779,582	0.7%	3,752,704	3,711,490	3,679,507
<b>At Year End</b>							
Assets	\$ 1,699,510	68.3%	\$ 1,009,927	2.9%	\$ 981,102	\$ 863,637	\$ 792,944
Earning Assets	\$ 1,590,841	68.9%	\$ 941,960	2.4%	\$ 920,082	\$ 808,004	\$ 746,019
Investment Securities	\$ 392,420	112.0%	\$ 185,117	1.3%	\$ 182,810	\$ 157,385	\$ 130,037
Total Loans & Leases, Net	\$ 1,135,236	52.3%	\$ 745,306	2.9%	\$ 724,024	\$ 640,353	\$ 598,395
Deposits	\$ 1,509,505	80.6%	\$ 835,737	8.5%	\$ 770,183	\$ 730,146	\$ 703,459
Borrowings	\$ 5,000	-90.5%	\$ 52,839	-51.1%	\$ 108,070	\$ 39,706	\$ 4,223
Shareholders' Equity	\$ 166,670	56.0%	\$ 106,835	14.2%	\$ 93,557	\$ 87,383	\$ 80,631
Shares Outstanding	4,977,750	31.6%	3,781,500	0.6%	3,759,426	3,734,478	3,680,707
<b>Ratios</b>							
Net Loans to Deposits	76.15%		89.18%		94.01%	87.70%	85.06%
Non-performing Assets to Total Assets	0.39%		0.50%		0.64%	0.73%	1.33%
Equity to Assets	9.81%		10.58%		9.54%	10.12%	10.17%
Tier I Risk-Based Capital	15.21%		14.51%		13.50%	13.70%	13.62%
Total Risk-Based Capital	16.46%		15.76%		14.75%	14.95%	14.90%

# STRENGTHENING *Our* RELATIONSHIPS

There are moments when a storm surges around us. If you are prepared, it unlocks your true strength.

2020 was an extraordinary year – one that put all of us to the test. In March, as the health and economic consequences of the COVID-19 pandemic became increasingly clear, Fidelity Bank began proactive initiatives to safeguard the health, safety and well-being of bankers, clients and the community. To ensure business continuity, a pandemic contingency response was implemented, including the following measures:

- *Installing proper social distancing signs and markers, to include safety barriers for both bankers and clients, encouraging proper separation as recommended by the CDC.*
- *Expanding use of online, mobile, digital account opening, telephone banking, night drop and ATMs to meet clients' banking needs.*
- *Adding resources to the Customer Care Center to manage increased call and chat volume.*
- *Activating telecommunications capabilities to enable Fidelity Bankers to work-from-home while conducting meetings virtually.*
- *Providing Fidelity Bankers personal protective equipment and disinfectant supplies when working on-site.*
- *Scheduling in-person meetings by appointment only, observing the guidelines of social distancing and personal safety as recommended by health and safety officials.*
- *Enhancing EPA approved cleaning and disinfecting protocols implemented at all locations, including utilizing ionization machines when required.*
- *Increasing the fresh air intake and using anti-viral filters in all HVAC units, above OSHA regulations.*





In addition to these measures, procedures were implemented allowing 40% of bankers to work from home; front line branch staff were rewarded with “Hero” pay; and throughout the pandemic, no Fidelity Banker was furloughed or missed a paycheck. These measures allowed Fidelity Bankers to meet client needs safely, while continuing to offer exceptional client experiences.

In the midst of the crisis, the readers of the Scranton Times voted Fidelity Bank “Best Bank” in the marketplace for the fourth year in a row and for the seventh time since 2013. Once again, the community recognized and appreciated the high level of commitment Fidelity Bankers bring to each and every client relationship.

As the storm surged, Fidelity Bankers stayed fully attuned to the financial needs of consumer and business clients, providing them with solutions based upon their needs. Their commitment to building strong and lasting relationships with clients is Fidelity Bank’s true strength, guiding the way forward as Fidelity Bankers continue to create financial success for all stakeholders.

**40% of bankers worked from home, front line branch staff were rewarded with “Hero” pay, and no Fidelity Banker was furloughed or missed a paycheck.**

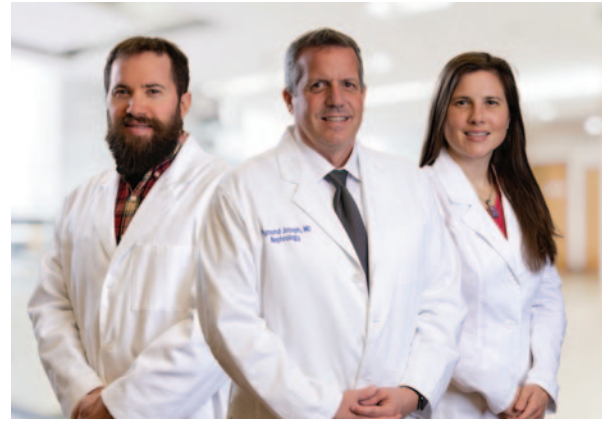


**BRC HUS CO**  
Noise and Vibration Control



# STANDING BY *Our* CLIENTS

Once you've set the goal,  
teamwork is the way forward.



Dr. Joseph Dreier, Dr. Raymond Joseph, Dr. Jeanne Dreier,  
Renal Consultants of Wyoming Valley

For many business owners, the financial consequences of the pandemic proved particularly harsh. Throughout the crisis, Fidelity Bank stood by clients, providing critical financial support through the Small Business Administration CARES Act. As a result of this relief effort, businesses located within the Bank's footprint were able to keep over 36,000 workers employed, helping to stabilize the local economy.

The Bank's rapid launch of a digital Paycheck Protection Program (PPP) portal that allowed quick access to funding was considered a lifesaver by many businesses. Tim McNair is the CFO of BRD Noise and Vibration Control, a company specializing in precision-made HVAC acoustic design solutions, located in Wind Gap, PA. McNair recalls the confusion surrounding the national PPP program launch: "The first week was chaos. Orders had stopped and businesses were scrambling, trying to access PPP funding." According to McNair, Fidelity Bank's ability to provide an

easy-to-use portal and quick access to funding was a huge confidence builder. "What they did with their PPP portal was remarkable. I was able to file in five minutes and was approved in a couple of days." When it comes to digital technology and client responsiveness, McNair says that Fidelity Bank is "worlds ahead" of other banks. "Our experience with Fidelity was outstanding. They are nimble. They value our business. And they were there when we needed them."

Founded in 1972, Renal Consultants of Wyoming Valley is the largest private nephrology practice in Northeast PA. Since transitioning from another bank several years ago, the practice has enjoyed an excellent relationship with Fidelity Bank and uses a variety of the Bank's business services, including a line of credit, online bill-pay and cash flow management. They also used Fidelity to finance a recent property purchase. "They made the financing process very easy," says Dr. Raymond Joseph, a principal, "their business banking services are wonderful."

When the COVID crisis hit in March, Dr. Joseph recalls the uncertainty of not knowing how the crisis would impact the practice and its staff, or what the practice qualified for as the PPP program was introduced. "It was a relief to have a knowledgeable person who could give us clear answers," says Dr. Joseph. "We care for a very vulnerable group of patients. Fidelity Bank's assistance with the PPP process allowed us to keep our focus on our patients at a very critical time."

Standing by clients and helping them to succeed—in good times and in bad—is the cornerstone of Fidelity Bank's success. In a time of great need, Fidelity Bankers came through to help their clients protect their investment, safeguarding local jobs and keep the local economy moving forward.

# GROWING *Our* OPPORTUNITIES

**A clear vision lights the way to success.**

## As Fidelity Bank

navigated the challenges posed by the pandemic, it continued to move forward with a strategic plan that would create significant growth opportunities and deliver value to clients, shareholders and the local communities.

On May 1st, Fidelity Bank closed on the acquisition of MNB Corporation and its wholly owned subsidiary, Merchants Bank of Bangor, unifying two storied community banks and extending the Fidelity Bank footprint into the Lehigh Valley. Ranked for a fourth consecutive year among the Top 5 metropolitan regions nationwide with a population size between 200,000 and 1 million, and the third-best region in the Northeast for economic development, Lehigh Valley is a vibrant community banking market that presents new opportunities for continued profitable growth.

The merged organization is \$1.7 billion in assets, spans four counties, and provides clients access to 20 branches, all offering the full range of benefits provided by the Fidelity Bank brand.

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. According to Fidelity Chairman Brian J. Cali, in the last four years, shares of stock in Fidelity Bank have more than doubled, in addition, from 2015 to 2020, Fidelity Bank has ranked among the top three in the nation of all publicly traded banks in five-year total return to shareholders.

The banking industry's most respected independent reporting agencies continue to recognize

the Bank's financial performance. For the seventh consecutive year, the American Bankers Association has identified 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%, which ranked Fidelity Bank as the 79th most profitable public community bank in the nation in 2019 (from over 500 publicly traded community banks with assets less than \$2 billion). Bauer Financial, an independent rating company that analyzes and reports on the performance of U.S. banks and credit unions, once again rated Fidelity Bank as a 5 Star "Superior" banking institution.

These accomplishments are a direct result of a relationship-based culture in which Fidelity Bankers are fully invested in the



Brian J. Cali | Chairman of the Board | Fidelity Bank

success of their clients and their communities, and work actively to sustain an environment that promotes ongoing success through relationships, integrity, innovation, passion, and commitment. Fidelity Bank, in turn, is fully invested in the success of its bankers, providing them with the training and knowledge required for them to fulfill their role as trusted advisors who can deliver customized solutions to financial issues.

**“On December 31, 2020, the size of this institution is \$1.7 billion dollars—an unbelievable accomplishment in a very difficult year.”**

Lehigh Valley Corporate Center





Crestwood Education Foundation

# KEEPING *Our* COMMUNITIES STRONG.

## We are on this journey together.

**Beginning in** March 2020, COVID-19's economic impact reverberated throughout the communities Fidelity Bank serves. As work hours were reduced and jobs were lost, many families – especially children and senior citizens – faced food and housing insecurity, and area non-profits struggled to keep up with the growing challenge.

Throughout this critical time, Fidelity Bank worked with its community partners to support crisis relief efforts, providing donations and participating in many economic development initiatives focused on helping

struggling people and businesses. To assist those with emergency food hardships, Fidelity Bank and its Board of Directors made a gift to Friends of the Poor in honor of David L. Tressler. Additional donations were made to other groups dedicated to alleviating hunger in our communities, including the Weinberg Northeast Regional Food Bank and the Electric City Connection. The Bank also provided support to organizations that work to make our communities safer, better places to live, such as the Wright Township's Volunteer Fireman's Association that was awarded a \$15,000 Impact

Grant, finalizing the grand opening of the Bank's Mountain Top branch.

Altogether, over \$1.3 million in donations and sponsorships were awarded throughout the year to community groups and local non-profits through Fidelity Bank and the Fidelity D & D Charitable Foundation. In addition to these donations, Fidelity Bank provided nearly 1,400 hours of volunteer time to non-profit organizations, continuing its commitment to be a good corporate partner within its market areas.

**“Fidelity is the first place I think of when I need help. They’ve been amazing. They’ve helped us to go above and beyond and to be successful in so many ways.”**

ANITA JO PAUKOVITS  
EXECUTIVE DIRECTOR & PRESIDENT  
CHILDREN’S HOME OF EASTON



#### FINDING A FOREVER FAMILY

Pictured with Tom, Courtney, Janelle and Elijah Gilmour is Diane, and Executive Director, Anita Jo at The Children’s Home of Easton

Fidelity Bank is deeply committed to the communities in both Northeastern Pennsylvania and the Lehigh Valley. In the midst of an unprecedented crisis, Fidelity Bankers demonstrated that commitment, reaching out to help those most affected by the pandemic. In 2021, all 300 Fidelity Bankers will continue to address the needs of our communities and to support the organizations that can make the greatest impact. By working together with community organizations, Fidelity Bank can continue to make a difference.

#### Making a Difference in Children’s Lives

The Children’s Home of Easton is a local non-profit agency that provides a caring environment for vulnerable youth and adolescents in need. The Home’s Health and Wellness Program teaches about healthy life choices and healthy lifestyles, and even includes a beekeeper’s project. “The children love it,” says Executive Director and President, Anita Jo Paukovits. “It’s something they’ve never experienced before and one that teaches them about environmental sciences, health and wellness, and this is only possible from the support we’ve received from Fidelity.”



The Beekeeper’s Project at The Children’s Home of Easton



# Best Wishes for Your Retirement

**After 35 years of outstanding service to Fidelity Bank and Fidelity D & D Bancorp, Inc., Patrick ("Pat") J. Dempsey, Chairman Emeritus, has retired as Director, effective May 5, 2020.**

Mr. Dempsey joined Fidelity Bank's Board of Directors in 1985 and was named Chairman of the Board in 2004, serving for 14 years in that capacity. In 1999, he became a member of the Fidelity D & D Bancorp, Inc. Board, serving as Interim Chief Executive Officer and Interim President from September 1, 2009 to December 2, 2010.

As a Director and Chairman, Mr. Dempsey played an invaluable role in the success of the Company, bringing with him a depth of knowledge of what it takes to lead and guide a

business, and laying the foundation for its current governance and organizational structure. As the Bank transitioned its leadership, Mr. Dempsey's willingness to provide critical guidance will always be deeply appreciated.

The entire Fidelity organization is grateful for his countless contributions, his sound wisdom, and for everything he helped us accomplish during 35 years of committed service.

Thank you, Mr. Dempsey, for your steadfast vision that helped us set a steady path to growth. Thank you for your enthusiasm that energized us to pursue the boundless opportunities ahead. Most of all, thank you for your unwavering belief that for the Fidelity Bankers "the sky's the limit."





1936-2020

# *Honoring* **DAVID L. TRESSLER, SR.**

**FIDELITY BANK AND ITS BOARD OF DIRECTORS HONOR THE MEMORY OF DAVID L. TRESSLER.** As a member of Fidelity Bank's Board of Directors, Mr. Tressler brought remarkable wisdom, business acumen and expertise gleaned during his storied career in banking.

A former bank CEO, Mr. Tressler had a deep understanding of the banking industry and its challenges and opportunities, and he generously shared the knowledge gleaned during his many years in banking with the management team and was very supportive of the team at all times.

Throughout Northeast Pennsylvania, Mr. Tressler will be remembered as an outstanding civic leader who enthusiastically and tirelessly gave back to his community, serving on dozens of boards for local non-profits and other organizations. His kindness and generosity will always be an inspiration to us all, and his knowledge and wise counsel will continue to guide Fidelity Bank's vision in the years ahead.

## 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 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® 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
- 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
- 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 (ETF's)
- 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 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

### 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  
307 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

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
  - 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  
333 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
- ### Lehigh Valley Locations
- Bangor Office  
303 Pennsylvania Ave.  
Bangor, PA 18013  
610-588-0983  
(ATM in the parking lot\*)
  - Bethlehem Office  
2 West 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
  - Martins Creek Office  
6626 Main St.  
Martins Creek, PA 18063  
610-258-3007
  - 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  
45 N Broadway  
Wind Gap, PA 18091  
610-863-0981

## Wealth Management

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

- 101 N. Blakely St.  
Dunmore, PA 18512  
570-504-2260  
Nicholas Parise  
SVP & Director of Wealth Management  
570-558-0612
  - Theresa M. Hinton, Esq., CFA  
VP & Sr. Trust Officer  
570-504-2260
  - 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.  
AVP & Trust Officer  
570-504-2242
  - William J. Fennie, III, CFA  
AVP & Trust Investment Officer  
570-504-2242
  - Mark Strunk  
AVP & Relationship Manager & Wealth Advisor  
484-548-6085
  - James Aten  
Relationship Manager & Wealth Advisor  
717-371-7188
  - Michele Santaniello  
Banking Advisor  
570-504-2211
- ### Fidelity Bank Wealth Management Office
- 252 Sunbury St.  
Minersville, PA 17954  
570-504-2250
  - James T. O'Brien  
VP & Trust Officer  
570-504-2250

### Fidelity Asset Management Services at Fidelity Bank

#### Full Brokerage & Insurance Services

- 101 N. Blakely St.  
Dunmore, PA 18512  
570-504-2206
- 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

## 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

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.

## Investor Relations

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### 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 FDDB.

### 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](http://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](mailto: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 FDDB.

#### Boenning & Scattergood, Inc.

4 Tower Bridge  
200 Barr Harbor Dr., No. 300  
W. Conshohocken, PA 19428-2979  
(610) 832-1212

#### G1 Execution Services, LLC

175 W. Jackson Blvd., Ste. 1700  
Chicago, IL 60604  
(312) 362-0404

#### Keefe, Bruyette & Woods, Inc.

787 7th Ave., 4th & 5th Flrs.  
New York, NY 10019  
(212) 887-7777

#### SG Americas Securities, LLC

245 Park Avenue  
New York, NY 10167  
(212) 278-6000

#### Bofa Securities, Inc.

One Bryant Park  
New York, NY 10036 USA  
(646) 743-2734

#### Goldman Sachs & Co., LLC

200 West St.  
New York, NY 10282-2198  
(212) 902-1000

#### Maxim Group, LLC

405 Lexington Avenue  
New York, NY 10174  
(212) 895-3500

#### Susquehanna Securities

401 City Ave., Ste. 220  
Bala Cynwyd, PA 19004-1122  
(610) 617-2600

#### Citadel Securities, LLC

131 South Dearborn St., 32nd Fl.  
Chicago, IL 60603  
(312) 395-2100

#### GTS Securities, LLC

545 Madison Avenue, 15th Floor  
New York, NY 10022  
(212) 715-2830

#### Virtu Americas, LLC

300 Vesey St.  
New York, NY 10282  
(646) 682-6000

#### Stifel, Nicolaus & Company, Inc.

501 North Broadway  
St. Louis, MO 63102  
(314) 342-2000

#### Cowen and Company, LLC

599 Lexington Ave., 20th Fl.  
New York, NY 10022  
(646) 562-1010

#### Hovde Group, LLC

1629 Colonial Parkway  
Inverness, IL 60067  
(847) 991-6622

#### Raymond James & Associates, Inc.

880 Carillon Parkway  
St. Petersburg, FL 33716  
(727) 567-1000

#### UBS Securities, LLC

1285 Avenue of the Americas  
New York, NY 10019  
(203) 719-3000

#### D.A. Davidson & Co.

8 Third Street North  
Great Falls, MT 59401-3104  
(406) 727-4200

#### IMC Financial Markets

233 South Wacker Drive #4300  
Chicago, IL 60606  
(312) 244-3300

#### Two Sigma Securities, LLC

101 Avenue of the Americas, 19th Fl.  
New York, NY 10013  
(212) 625-5700

#### Latour Trading, LLC

377 Broadway, 10th Fl.  
New York, NY 10013  
(917) 388-8000



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