

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

evolution

Message to our Valued **Shareholders:**

Message to Our Valued Shareholders:

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

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

Record Results

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

Forging the Path to Growth

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

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

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

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

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

Expanding Our Reach

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

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

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

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

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

Reaching New Heights

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

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

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

Mitigating the Impact of COVID-19

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

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

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

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

An Exceptional Banking Experience

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

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



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

Investing in the Future

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

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

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

Creating Sustainable Shareholder Value

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

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

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

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

A Commitment to Success

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

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

Sincerely,



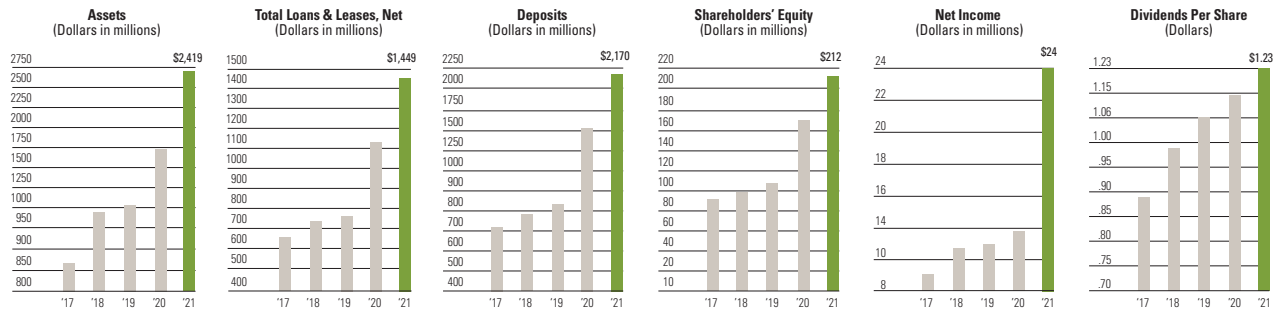
Brian J. Cali,
Chairman of the Board



Daniel J. Santaniello,
President and Chief Executive Officer



FINANCIAL HIGHLIGHTS



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



evolution

ĕv"ə-loo'shən

noun: a process of change in a certain direction.

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



THE FIDELITY
evolution

2016

Assumed
Asset of the
Gratz Bank
Trust Department

TOTAL ASSETS
\$792,944

2017

Listed
on The
NASDAQ Global
Market Exchange

TOTAL ASSETS
\$863,637

2018

Listed
on the
Russell 2000
Index

TOTAL ASSETS
\$981,102

2019

Launch
of SimpleNexus
Digital Mortgage
Origination Platform

TOTAL ASSETS
\$1,009,927

2020

Acquisition
of Lehigh Valley's
Merchants Bank
of Bangor

TOTAL ASSETS
\$1,699,510

2021

Acquisition
of Luzerne County's
Landmark
Community Bank

TOTAL ASSETS
\$2,419,104



MICHELLE AULD



BECKY BELL



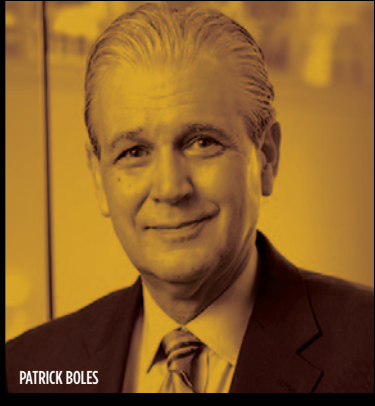
CARMEN CAPUTO



ELIESE GRELLA



SANDY CLYMER



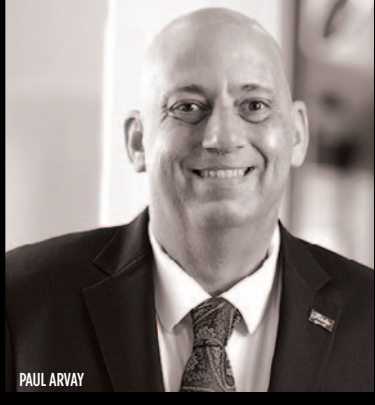
PATRICK BOLES



MICHAEL COURY



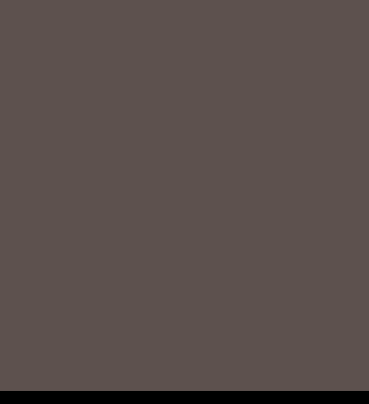
MELISSA SADAKA



PAUL ARVAY



KENNETH HEATER



KATE ABRAHAM



KELLEAH SIMONSON



MARK JOBES



ALEX VOLZ



JUDITH RINEHART



LAURA BEARBY



LISA LILLY

2016

\$52,883,241

272 MORTGAGES CLOSED

2021

\$295,505,348

1,135 MORTGAGES CLOSED

establishing NEW HEIGHTS

The #1 mortgage lender in the Region

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

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

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

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

MISSING FROM PHOTOS:
MIKE MARINELLI
LYNN WORMUTH



helping

2016

22,876

TOTAL CLIENTS

2021

42,126

TOTAL CLIENTS



CLIENTS SUCCEED

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

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

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

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

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

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



deepening

2016

DONATIONS

\$443,034

876 VOLUNTEER HOURS

2021

DONATIONS

\$1,855,526

3,137 VOLUNTEER HOURS

OUR COMMITMENT

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

TRISH FISHER
PRESIDENT & CEO
GREATER SCRANTON YMCA

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

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

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

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

2016

NET INCOME

\$7.7 million

2021

NET INCOME

\$24.0 million

forging

THE PATH TO GROWTH

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

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

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

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

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

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

SENIOR MANAGEMENT TEAM



DANIEL J. SANTANIELLO
PRESIDENT & CHIEF EXECUTIVE OFFICER
20 YEARS



JOANN J. MARSILI
SVP & CHIEF MARKETING OFFICER
18 YEARS



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



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



EUGENE J. WALSH
EVP & CHIEF OPERATING OFFICER
11 YEARS



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



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



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



KERRY M. LOBEL
SVP & CHIEF INFORMATION OFFICER
3 YEARS



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

Products & Services

Consumer Deposit Products

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

Consumer Loan Products

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

Card Services

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

Digital Services

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

Business Deposit Products and Services

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

Business Loan Products

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

Special Business Loan Programs

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

Business Services Cash Management

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

Investment Services*

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

Trust Services

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

Additional Bank Services

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

Branch & ATM Locations

Branch Office and ATM Locations

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

NEPA Locations

- Abington Office
1311 Morgan Hwy.
Clarks Summit, PA 18411
570-586-3212
- Back Mountain Office
2363 Memorial Hwy.
Dallas, PA 18612
570-675-3332
External ATM at Dallas Shopping Center
- Dunmore Office
101 N. Blakely St.
Dunmore, PA 18512
570-342-8281
- Green Ridge Office
111 Green Ridge St.
Scranton, PA 18509
570-342-5532

- Hazleton Office
383 S. Poplar St.
Hazleton, PA 18201
570-501-7001
- Hazle Township Office
781 Airport Rd.
Hazle Township, PA 18202
570-497-8841
- Keystone Industrial Park Office
1232 Keystone Industrial Park Rd.
Dunmore, PA 18512
570-348-4003

- Kingston Office
247 Wyoming Ave.
Kingston, PA 18704
570-338-0119
- Moosic Office
4010 Birney Ave.
Moosic, PA 18507
570-504-0789
- Mountain Top Office
1 S. Mountain Blvd.
Mountain Top, PA 18707
570-403-2297

- Peckville Office
1598 Main St.
Peckville, PA 18452
570-483-3300
- Scranton Financial Center
338 N. Washington Ave.
Scranton, PA 18503
570-504-8001
- Pittston Office
225 Kennedy Blvd.
Pittston, PA 18640
570-908-0103

- West Scranton Office
400 S. Main Ave.
Scranton, PA 18504
570-504-8180
- Wyoming Office
1000 Wyoming Ave.
Wyoming, PA 18644
570-609-5800

Lehigh Valley Locations

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

ATM Only Locations

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

Wealth Management

Personal & Corporate Trust, Estate Administration & Investment Services

- 101 N. Blakely St.
Dunmore, PA 18512
570-504-2260
- 252 Sunbury St.
Minersville, PA 17954
570-504-2250
- Nicholas Parise
SVP & Director of Wealth Management
570-558-0612

Fidelity Asset Management Services at Fidelity Bank

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

Commercial Banking

- Timothy O'Brien
Sr. EVP & Chief Business Development Officer
570-504-2230
- Michael J. Pacyna
EVP & Chief Lending Officer
570-504-8005

Retail Banking

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

Customer Care Center

- 800-388-4380

* Dispense only locations

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

Investor Relations

Fidelity D & D Bancorp, Inc.

101 N. Blakely St.
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
(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.

Boening & Scattergood, Inc.

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

Goldman Sachs & Co., LLC

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

Keefe, Bruyette & Woods, Inc.

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

SG Americas Securities, LLC

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

Bofa Securities, Inc.

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

GTS Securities, LLC

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

Maxim Group, LLC

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

Susquehanna Securities

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

Citadel Securities, LLC

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

Hovde Group, LLC

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

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

HRT Financial LLC

175 Greenwich St.
New York, NY 10007
(212) 293-1444

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
(406) 727-4200

IMC Financial Markets

233 South Wacker Dr. #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

G1 Execution Services, LLC

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



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