

2025

SHARED
SUCCESS

PASSION
COMMITMENT
RELATIONSHIPS
INNOVATION
INTEGRITY

WE BELIEVE THAT YOUR SUCCESS IS OUR SUCCESS.
EVERY LOAN, EVERY INVESTMENT, AND EVERY HOUR OF SERVICE
REFLECTS OUR COMMITMENT TO STRENGTHENING
THE COMMUNITIES WE SERVE.

SERVING YOU IS OUR PRIVILEGE.

HOME MORTGAGES

\$119.6 million

Helping 323 families achieve homeownership and build long-term financial security within our communities.

GOVERNMENT LENDING

\$49.8 million

Supporting critical infrastructure, public safety, and community development projects that strengthen the regions we serve.

COMMERCIAL LENDING

\$351.3 million

Providing businesses with the capital they need to expand, create jobs, and drive economic vitality.

CHARITABLE GIVING

\$1.6 million

Investing directly in local nonprofits, schools, and organizations that enhance quality of life across our footprint.

VOLUNTEERING

6,190 hours

Bankers, actively serving on boards, mentoring students, and supporting community initiatives to make a meaningful difference.

SHAREHOLDERS' EQUITY

\$238.9 million

Shareholders' equity increased 17%, marking our eleventh consecutive year of dividend increases and reinforcing long-term shareholder value.

MESSAGE TO OUR VALUED SHAREHOLDERS:

As we reflect on 2025, we are proud to share the meaningful progress Fidelity D & D Bancorp, Inc. has made toward its vision of building a top-performing community bank. At Fidelity Bank, success has never been achieved alone. Our performance is the result of dedicated bankers, strong client relationships, committed shareholders, and supportive communities. We firmly believe that when our clients succeed, our communities prosper, our bankers grow, and our shareholders benefit. This philosophy of shared success continues to define who we are, guide how we operate, and shape the decisions we make each day.

2025 was highlighted by a record fourth quarter and strong full-year performance. These results reflect disciplined execution, sound credit quality, prudent expense management, and a continued focus on thoughtful, strategic growth. In a dynamic and at times uncertain economic environment, Fidelity Bank remained resilient, well-capitalized, and positioned for long-term sustainability. Our strength lies not only in our financial results, but in the way we grow and maintain long-term relationships.

Strong Financial Performance

At year's end, Fidelity D & D Bancorp, Inc. reported net income of \$28.2 million, or \$4.86 diluted earnings per share, compared to \$20.8 million, or \$3.60 per share in 2024. Net interest income for 2025 totaled \$72.7 million, reflecting higher earning asset balances and reduced interest expense, creating an improved interest margin. These results demonstrate the effectiveness of our balance sheet strategy and our commitment to success.

The Board of Directors and Fidelity Bankers are pleased to report that at year-end:

- Total assets reached \$2.7 billion, supporting the Bank's continued and measured growth trajectory.
- Total deposits increased to \$2.5 billion, reinforcing strong liquidity, diversified funding sources, and client confidence.
- Shareholders' equity increased 17% to \$238.9 million. The Company also marked its eleventh consecutive year of dividend increases, including an 8.1% increase declared for the fourth quarter of 2025.
- Asset quality remains excellent, with non-performing assets at 0.08% of total assets, down from 0.30% in 2024 — a testament to our prudent underwriting and proactive credit management.

Recognized Leader in Community Banking

Fidelity Bank's commitment to providing an extraordinary client experience continues to earn recognition both nationally and locally. Fidelity Bank received the Five-Star "Superior" Rating for 12 years from BauerFinancial from Q1 2014 through Q4 2025 — a consistent reflection of our financial strength and stability — and was recognized by Newsweek as one of America's Best Regional Banks and Credit Unions 2025. Additionally, Fidelity Bank was named one of the nation's top-performing institutions on Piper Sandler's 2025 Bank & Thrift Sm-All Stars list, recognizing its strong financial performance, efficiency, and continuous growth.

At the local level, Fidelity Bank was honored with awards including "Best Bank" by the readers of The Times-Tribune, "Best Bank" and "Best Mortgage Company" by the readers of The Times Leader, and recognition as a "Best Places to Work" Gold recipient (Times Leader). These recognitions are particularly meaningful because they reflect the trust of the communities we serve and the dedication of the bankers who strengthen our culture.

Fidelity Bank was ranked as the #1 bank mortgage lender in Lackawanna County for the 16th consecutive year and remains among the top five mortgage lenders in both NEPA and the Lehigh Valley, based on federal mortgage lending data.

From residential lending to commercial and government financing, Fidelity Bank continues to be a key financial partner in driving economic progress across our communities. The Bank originated over \$119.6 million in home loans in 2025, maintaining our leadership in the region and helping families achieve homeownership. Commercial lending remained strong, with over \$401.1 million in business and government loans, supporting local businesses in their growth and expansion efforts.

Centered on the Client Experience

At the heart of our success is a principle that has guided Fidelity Bank for generations: client experience.

Our client experience extends well beyond transactions. It defines how we build lasting relationships, support our communities, and create financial wellness and long-term value. Our bankers demonstrate this commitment every day, whether assisting a family with

their first home, helping a business expand, or advising clients through complex financial decisions. We believe personal relationships remain the foundation of community banking, and that trust is earned through consistency, accessibility, and expertise.

Today, service must also provide convenience, clarity, and control. Clients expect secure and intuitive access to their financial information at any time. Fidelity Bank is committed to meeting those expectations while preserving the personal service that defines our client experience.

Advancing Digital Banking

In 2025, we selected an enhanced digital banking platform to provide a more secure, seamless, and intuitive client experience. The enhanced platform offers personalized financial dashboards, goal-setting tools for savings and budgeting, and streamlined payment and transfer capabilities.

Business clients will benefit from improved reporting and treasury management tools, while all clients enjoy consistent access across mobile, tablet, and desktop devices. Enhanced notifications, alerts, and real-time insights will help clients stay informed and in control of their finances.

These upgrades are designed to complement—not replace—the trusted, high-touch service delivered by our bankers, allowing them to focus on strategic guidance, personalized advice, and relationship-building. By combining innovation with personal attention, we ensure that every client experience reflects Fidelity Bank's commitment to excellence.

This investment positions the Bank for long-term growth, strengthens client trust, and demonstrates our dedication to evolving alongside the needs of the communities and businesses we serve.

Investing in Our Communities

Fidelity Bankers are deeply engaged in strengthening the communities we serve. In 2025:

- Bankers contributed over 6,190 volunteer hours.
- The Fidelity D & D Foundation and Fidelity Bank supported hundreds of local nonprofits with over \$1.6 million in charitable giving.

- Volunteer Day initiatives and service on nonprofit boards further reinforced our local impact and community leadership.
- Named "Volunteer Company of the Year" by Junior Achievement of NEPA.

Beyond annual giving, Fidelity Bank maintains a long-standing commitment to enriching the region's educational and social fabric. Over the past five years, we have contributed more than \$5.2 million in Educational Improvement Tax Credit (EITC) dollars to support scholarships and educational programs. In addition, we have provided charitable giving to further support local schools and children through financial literacy initiatives, classroom support, and other community programs. These investments help empower the next generation and strengthen the long-term vitality of our communities.

Whether supporting early childhood programs, local schools, universities, healthcare institutions, or essential community services, Fidelity Bank and its bankers are proud to give back in meaningful and measurable ways. We believe the Bank's success is deeply connected to the success of the communities we serve — and we remain committed to being a positive and enduring force within them.

Enhancing Our Presence: Headquarters and Easton Branch

We are pleased to share that renovations are nearing completion at our new, yet historic, headquarters in the former Scranton Electric Building. This transformative project reflects Fidelity Bank's commitment to honoring its legacy while embracing modern client experiences. The opening of our new headquarters is planned for the spring of 2026, marking an important milestone for the Bank.

As our headquarters operations transition from Dunmore to Scranton, the Dunmore branch will continue to operate as it has for the past 123 years, maintaining its trusted presence and longstanding relationships within the community.

The first floor of our new headquarters will feature an innovative branch and our Wealth Management division, providing clients with an elevated and integrated banking experience. Commercial and Business Bankers, Mortgage Originators, and other key teams will be thoughtfully positioned throughout

the building to foster collaboration, strengthen operational excellence, and enhance service delivery. The top floor will offer a dedicated space for nonprofit organizations to host meetings and events — further reflecting our commitment to community engagement.

Separately, the building that houses our Easton branch is undergoing a significant renovation and transformation into luxury condominiums. During this period, our branch will continue operating from a nearby temporary location. We look forward to returning in 2027 to a reimagined, fully renovated space that will create a welcoming and modern banking environment for clients in the Easton market.

Investing in Our Bankers

Shared success begins with our people. The strength of Fidelity Bank lies in the expertise, dedication, and professionalism of our bankers, and we remain committed to

investing in their continued growth and development.

In 2025:

- Over 14,800 hours of training were delivered, reinforcing technical expertise, leadership capability, regulatory knowledge, and client service excellence.
- 27 bankers completed advanced education or professional training, further strengthening the depth and breadth of expertise within our organization.
- Our Leadership Development programs, now in their fourth year, continued cultivating future leaders and strengthening succession planning, resulting in 60 promotions throughout the Bank in 2025.

These investments reflect our belief that when our bankers grow, our clients benefit, our communities thrive, and our organization becomes stronger. By fostering opportunity,

encouraging advancement, and building internal talent, we ensure that Fidelity Bank remains positioned for continued performance and long-term success.

Looking Ahead

Fidelity Bank will continue building on a foundation of strong client experiences, a high-performing culture, disciplined financial management, and thoughtful strategic growth. Guided by our Vision and Values, we remain focused on delivering sustainable growth and lasting value for our bankers, clients, shareholders, and communities.

We sincerely thank our bankers for their dedication and service — their professionalism and integrity remain the cornerstone of our success. We are equally grateful to our clients for their trust and to our shareholders for their continued confidence and support.

As we look ahead, we do so with optimism and purpose. Fidelity Bank remains steadfast in fostering long-term relationships, advancing financial performance, and driving meaningful, sustainable growth.

Together, we are building something enduring.

Sincerely,



Brian J. Cali
Chairman of the Board



Daniel J. Santaniello
President and Chief Executive Officer

FIDELITY BANK AND ITS BOARD OF DIRECTORS HONOR THE MEMORY OF

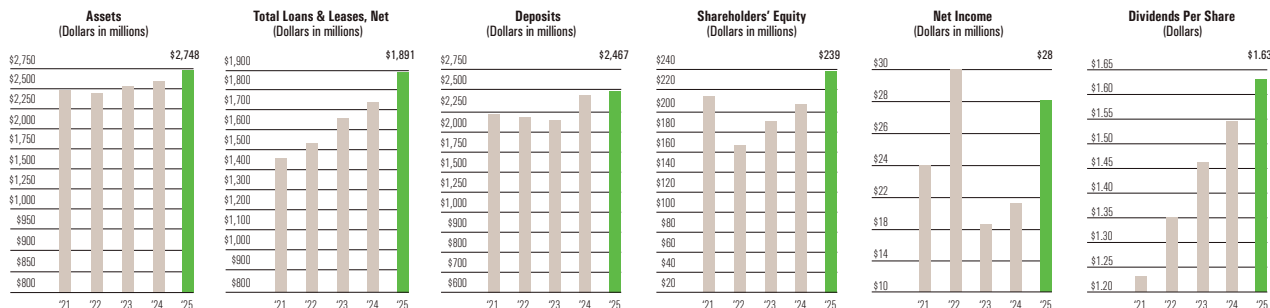
MARY E. McDONALD

PAST BOARD MEMBER



Board of Directors (L to R): Michael J. McDonald, Vice Chairman | Alan Silverman | Brian J. Cali, Chairman | James Clemente, CPA, MT | HelenBeth Garofalo Vilcek | Daniel J. Santaniello, President and Chief Executive Officer | John T. Cognetti, Secretary | Paul C. Woelkers | William J. Joyce, Sr. | Rocco A. DelVecchio.

FINANCIAL HIGHLIGHTS



(dollars in thousands except per share data)	2025		2024		2023	2022	2021
	Amount	% Change	Amount	% Change	Amount	Amount	Amount
For the Year							
Net Interest Income	\$ 72,671	17.5%	\$ 61,865	-0.3%	\$ 62,047	\$ 72,274	\$ 61,829
Net Income	\$ 28,198	35.6%	\$ 20,794	14.2%	\$ 18,210	\$ 30,021	\$ 24,008
Cash Dividends	\$ 9,504	6.4%	\$ 8,932	6.5%	\$ 8,387	\$ 7,709	\$ 6,608
Return on Average Assets	1.05%		0.83%		0.76%	1.25%	1.13%
Return on Average Equity	12.88%		10.58%		10.56%	17.37%	12.69%
Net Interest Margin	2.95%		2.72%		2.81%	3.28%	3.23%
Per Share							
Net Income - Diluted	\$ 4.86	35.0%	\$ 3.60	13.1%	\$ 3.19	\$ 5.29	\$ 4.48
Cash Dividends	\$ 1.63	5.8%	\$ 1.54	5.5%	\$ 1.46	\$ 1.35	\$ 1.23
Book Value	\$ 41.39	16.4%	\$ 35.56	7.0%	\$ 33.22	\$ 28.94	\$ 37.50
Average Shares Outstanding	5,764,287	0.6%	5,732,532	1.0%	5,676,711	5,644,599	5,321,687
At Year End							
Assets	\$ 2,748,058	6.3%	\$ 2,584,616	3.3%	\$ 2,503,159	\$ 2,378,372	\$ 2,419,104
Earning Assets	\$ 2,560,746	6.2%	\$ 2,411,780	3.1%	\$ 2,338,425	\$ 2,237,699	\$ 2,273,652
Investment Securities	\$ 523,946	-6.0%	\$ 557,221	-1.9%	\$ 568,273	\$ 643,606	\$ 738,980
Total Loans & Leases, Net	\$ 1,891,556	6.2%	\$ 1,781,190	6.8%	\$ 1,667,749	\$ 1,548,662	\$ 1,449,231
Deposits	\$ 2,467,353	5.4%	\$ 2,340,820	8.5%	\$ 2,158,425	\$ 2,166,913	\$ 2,169,865
Borrowings	\$ 6,015	-4.0%	\$ 6,266	-95.0%	\$ 124,372	\$ 20,559	\$ 10,620
Shareholders' Equity	\$ 238,860	17.1%	\$ 203,969	7.6%	\$ 189,479	\$ 162,950	\$ 211,729
Shares Outstanding	5,771,110	0.6%	5,736,252	0.6%	5,703,636	5,630,794	5,645,687
Ratios							
Net Loans to Deposits	76.66%		76.09%		77.27%	71.47%	66.79%
Non-performing Assets to Total Assets	0.08%		0.30%		0.13%	0.17%	0.27%
Equity to Assets	8.69%		7.89%		7.57%	6.85%	8.75%
Tier I Risk-Based Capital	13.65%		13.60%		13.42%	13.27%	13.40%
Total Risk-Based Capital	14.78%		14.78%		14.67%	14.35%	14.51%



DESIREE & SETH MCMULLAN

Seth & Co.
Special Brew
Easton, PA

SETH & CO.
SPECIAL BREW

YOU

empowering
is our *promise.*

GUIDING YOUR VISION, EVERY STEP OF THE WAY.

Seth & Co. is more than a coffee house in Easton; it's a place of opportunity, inclusion, and connection. As a nonprofit café employing and empowering individuals with special needs, its mission serves both great coffee and a greater purpose. Supporting is our promise, and for Seth & Co., that begins with understanding their vision. When they chose to switch to Fidelity Bank, our team made the transition simple and seamless—walking through documents, answering questions, and ensuring

confidence every step of the way. “Our experience with Fidelity Bank has been exceptional,” they share. “They value us and what we’re trying to put out into the community. I’m very happy with Fidelity Bank.” Through thoughtful financial solutions and a welcoming approach, Fidelity Bank helps power places like Seth & Co., strengthening neighborhoods, creating opportunity, and bringing people together one cup at a time.

YOU
supporting
is our passion.

STANDING ALONGSIDE THOSE WHO SERVE.

For more than 40 years, Fidelity Bank has stood alongside Saint Joseph's Center—not just as a financial institution, but as a partner in purpose. From essential banking services to volunteering and community engagement, our support helps the Center focus on what matters most: serving people with compassion, creativity, and dedication. Throughout this partnership, Saint Joseph's Center has expanded programs, launched new initiatives,

and touched countless lives in Scranton, from children and families to individuals with intellectual and developmental disabilities. Rooted in shared values and long-term commitment, this collaboration demonstrates how a partnership built on trust, presence, and passion can empower organizations to make a lasting difference in the community.



SR. MARYALICE JACQUINOT
President, CEO
St. Joseph's Center
Scranton, PA



TONY BARTOCCI
President
Posture Interactive
Scranton, PA

YOU *growing with* is our *purpose.*

TURNING POTENTIAL INTO SUCCESS.

Building a business comes with challenges, and when Tony Bartocci launched Posture Interactive, a full-service marketing agency, he faced some financial hurdles. Fidelity Bank took the time to understand his vision and provide solutions, including a line of credit, that helped the business grow and better serve its clients. “Partnering with Fidelity Bank was the right choice for us,” Tony says.

“They share our values and mission to support the overall community.” By providing thoughtful guidance and practical financial solutions, Fidelity Bank empowers businesses like Posture Interactive to pursue their goals, innovate, and make a meaningful impact—because as our clients grow, the community thrives alongside them.

YOU *-serving* is our *privilege.*

SERVICE THAT GOES BEYOND BANKING.

Marcel Bedoya and his family value banking that is personal, seamless, and dependable. Managing both personal and business accounts, they appreciate how Fidelity Bank makes banking simple and tailored to their needs. From transferring funds to teaching their children the importance of saving, the team provides guidance and support along the way. “Fidelity Bank is more than a bank,”

Marcel says. “When you go into the branch, they know your name. You tell them what you need, and they make it happen.” Stories like Marcel’s reflect how Fidelity Bank builds lasting relationships based on trust, attention, and exceptional service—empowering clients to manage their finances confidently and achieve their goals.



MARCEL BEDOYA
Consumer and Business Client
Fidelity Bank Easton Branch
Easton, PA

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
- High-Performance 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
- Teen Spending Account

Consumer Loan Products

- Home Equity Lines of Credit
- Home Equity Installment Loans
- Conventional & Jumbo Mortgages
- Construction Mortgages
- FHA/USDA/VA Mortgages
- Auto Loans
- Platinum Line of Credit
- Secured & Unsecured Loans
- Preferred Lines of Credit Loans

Card Services

- Visa® Consumer Debit Card
- Visa® Business Debit Card
- Visa® Credit Card
- Card Manager
- Digital Wallet

Digital Services

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

Business Deposit Products & Services

- Business Checking
- Basic Business Checking
- Business Relationship Interest Checking
- Business Analysis Checking
- Community First Checking
- Estate Checking
- Healthcare 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
- Healthcare Loans
- Lines of Credit
- Municipal Loans
- Community Development Loans
- Commercial/Equipment Leasing
- Commercial Mortgages
- Letters of Credit

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
- ACH Origination
- Merchant Services Credit Card Processing
- Positive Pay Fraud Detection
- Valet Banking Courier Service
- Remote Deposit Capture
- Lockbox
- Zero Balance Accounting (ZBA)
- Wire Transfer Services
- Business Sweeps
- Sweep Line of Credit

Investment Services*

- Retirement Planning
 - College Planning
 - Estate Planning
 - Exchange Traded Funds (ETFs)
 - Life Insurance
 - Fixed & 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 Scranton/Lackawanna Taxes
- Acceptance of Elite Revenue Services Delinquent Tax & Levy Payments
- 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 & ATM Locations
Fidelity Bank has partnered with MoneyPass, a network of approximately 40,000 nationwide ATMs

Northeast Locations

- Abington Office
1311 Morgan Hwy.
Clarks Summit, PA 18411
570-586-3212
- Back Mountain Office
2363 Memorial Hwy.
Dallas, PA 18612
570-675-5352
External ATM at Dallas Shopping Center
- Dunmore Office
101 North Blakely St.
Dunmore, PA 18512
570-342-8281
- Green Ridge Office
111 Green Ridge St.
Scranton, PA 18509
570-342-5552
- Hazleton Office
385 South Poplar St.
Hazleton, PA 18201
570-501-7001
- 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
- Pittston Office
225 Kennedy Blvd.
Pittston, PA 18640
570-908-0103
- Scranton Financial Center
338 North Washington Ave.
Scranton, PA 18503
570-504-8001
- West Scranton Office
400 South Main Ave.
Scranton, PA 18504
570-504-8182
- Wilkes-Barre Office
64 North Franklin St.
Wilkes-Barre, PA 18701
272-229-9875
(ATM in the parking lot*)
- 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
44 East Broad St.
Bethlehem, PA 18018
484-241-4464
 - Easton Office
101 South 3rd St.
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 North Delaware Dr.
Mount Bethel, PA 18343
570-897-7650
 - Nazareth Office
44 South Broad St.
Nazareth, PA 18064
610-746-5140
 - Wind Gap Office
45 North Broadway
Wind Gap, PA 18091
272-232-5317
- ### ATM-Only Locations
- Ayers Country Market
1811 Red Barn Village Rd.
Clarks Summit, PA 18411
 - Dallas Shopping Center
32 Dallas Shopping Center
Dallas, PA 18612
 - 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
 - LK Hair Shop
408 Main St.
White Haven, PA 18661
 - Market Street Bar & Grill
223 West Market St.
Scranton, PA 18508
 - Mountain Plaza
1137 Moosic St.
Scranton, PA 18503
 - Our Lady of Peace
1510 Adams Ave.
Scranton, PA 18508
 - Scranton Cultural Center
420 North Washington Ave.
Scranton, PA 18503
 - Starbucks
1232 Keystone Industrial Park Rd.
Dunmore, PA 18512
(ATM in the parking lot*)
 - T.J. Maxx
400 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,
McGowen Center, and Learning Commons
Dunmore, PA 18509

Wealth Management

Personal & Corporate Trust, Estate Administration & Investment Services

101 North Blakely St.
Dunmore, PA 18512
570-504-2242

252 Sunbury St.
Minersville, PA 17954
570-544-1709

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

Peter A. Gray
EVP, Chief Lending Officer
Lehigh Valley Market President
484-229-4824

Retail Banking

Ruth Turkington
EVP, Chief Consumer Banking Officer
570-504-8034

Client Care Center

800-388-4830

* 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 North 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.
PO Box 43006
Providence, RI 02940-3006
(800) 368-5948
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.

BofA Securities, Inc.

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

Brean Capital, LLC

505 5th Ave, 5th Fl.
New York, NY 10017
(212) 702-6500

Cantor Fitzgerald & Co.

110 E 59th St.
New York, NY 10022
(202) 938-5000

Citadel Securities, LLC

200 South Biscayne Blvd., 33rd Fl.
Miami, FL 33131
(312) 395-2100

Cowen and Company, LLC

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

D.A. Davidson & Co.

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

G1 Execution Services, LLC

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

Goldman Sachs & Co., LLC

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

GTS Securities, LLC

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

HRT Financial LP

3 World Trade Center
175 Greenwich St.
76th Fl.
New York, NY 10007
(212) 293-1444

Hovde Group, LLC

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

IMC Financial Markets

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

Janney Montgomery Scott, Inc.

1717 Arch St.
Philadelphia, PA 19103
(215) 665-6000

Keefe, Bruyette & Woods, Inc.

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

Latour Trading, LLC

148 Lafayette, 11th Fl.
New York, NY 10013
(917) 388-8000

Maxim Group, LLC

300 Park Ave., 16th Fl.
New York, NY 10022
(212) 895-3500

Raymond James & Associates, Inc.

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

RBC Capital Markets

200 Vesey St.
New York, NY 10281
(612) 371-2811

SG Americas Securities, LLC

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

Stifel, Nicolaus & Company, Inc.

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

StoneX Financial, Inc.

329 Park Avenue North, Ste. 350
Winter Park, FL 32789
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