



March 25, 2026

Dear Fellow Shareholders of Fidelity D & D Bancorp, Inc.:

On behalf of the Board of Directors, we are pleased to invite you to attend our Annual Meeting of Shareholders of Fidelity D & D Bancorp, Inc. to be held on Tuesday, May 5, 2026 at 3:00 p.m., Eastern Daylight Time, at the Main office of Fidelity D & D Bancorp, Inc., at 101 North Blakely Street, Dunmore, Pennsylvania 18512. At the annual meeting, you will have the opportunity to ask questions and to make comments. Enclosed are your requested notice of meeting, proxy statement, proxy card and the Company's 2025 Annual Report to Shareholders. These materials are also available online at [www.bankatfidelity.com/proxymaterials](http://www.bankatfidelity.com/proxymaterials).

The principal business of the meeting is to nominate and elect three (3) Class B Directors to serve for a three-year term; to ratify the selection of our independent registered public accounting firm; to vote and to transact any other business that is properly presented at the annual meeting. The notice of meeting and proxy statement accompanying this letter describes the specific business to be acted upon in more detail.

We are delighted you have chosen to invest in the Company. We look forward to you joining us. Whether or not you expect to attend the annual meeting in person, we hope that you will vote as soon as possible by internet, telephone or by completing, signing, and returning the enclosed proxy in the envelope provided. The prompt return of your proxy will save the Company expenses involved in further communications. Your vote is important. Voting by proxy will ensure your representation at the annual meeting.

We look forward to you joining us on May 5, 2026.

Sincerely,

A handwritten signature in dark blue ink that reads "Brian J. Cali". The signature is written in a cursive, flowing style.

Brian J. Cali  
Chairman of the Board

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