



Internet Privacy Policy

Fidelity Bank respects and protects the privacy of its website users. This policy will explain the online interactions you may have with us, the information we may collect, and how we use it.

We do not automatically collect any information about you through the use of cookies. However, when you visit our website your Internet Protocol (IP) address is logged as well as the areas of our website you visit. The information does not provide any personally identifiable information about you. We do not collect or analyze this data.

Fidelity Bank's website may offer product information request forms that may be completed online. These forms collect data as required to process applications for new products or services. Additionally, Fidelity offers an online Banking service where customers may request online account transactions and inquires. A login and password are required to safeguard access to your account information. This information is communicated to the Bank using a secured connection in order to protect its integrity and confidentially. The information collected is not used for any purpose other than to fulfill your request.

Fidelity's website contains links to third party websites that may be helpful to you such as financial planning tools and calculators and a web bill payment service. These third parties may have their own privacy policies. Before sharing any personal information with them please carefully read their privacy policy.

Fidelity is committed to protecting the privacy and security of your personal and financial information. For more detailed information on how Fidelity protects your personal and financial information online, please refer our Online Security Statement found on this website.

We do not share your personal or financial information with affiliates or nonaffiliated third parties outside the limits of the law as detailed in Fidelity's Privacy Policy also found on this website.

We reserve the right to change this policy at any time by posting a new privacy policy.

General Privacy Policy

The Fidelity Deposit and Discount Bank is a wholly-owned subsidiary of Fidelity D&D Bancorp, Inc. While the Bank currently has no affiliates, the Company has elected to be treated as a Bank Holding Company and as such, the Company intends to engage in

additional financial services in the future that may require the formation of a subsidiary. Additionally, the Bank may engage in a wide variety of financial services through its own future subsidiaries. This policy will govern the sharing of information between the Bank and any such affiliates.

We understand that confidentiality is important to you and essential in our business. It is our policy that all personal information you supply to us will be considered confidential. We commit to our customers that we will take reasonable steps to protect the privacy of the information shared with us. This policy holds true no matter how we receive your personal information: over the phone, in writing, in person at our branches, or online at our website.

Information We Collect

We may collect “nonpublic personal information” about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from third parties such as credit bureaus or your employer

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information regarding your account balance, payment history, or overdraft history.

How We Use This Information

We use this information only for purposes permitted or required by law:

- To complete a transaction initiated or authorized by you
- To protect and administer your records, accounts, and funds;
- To comply with certain laws and regulations;
- To understand your financial needs so that we can provide you with quality products and services.
- To communicate with you and to help us respond to your questions.

What Information We May Share

We share the following kinds of nonpublic personal information about you as permitted and/or required under federal and state law.

- Information we receive from you on applications or other loan and account forms, such as your name, address, social security number, assets and income
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history, parties to transactions, and credit card usage

We will not disclose credit reports or other credit information that we obtain through a third party unless we are required to do so by law.

Categories Of Affiliated and Nonaffiliated Third Parties With Whom We May Share Your Nonpublic Personal Information

- Joint Marketing Services

We are permitted by law to share some of the information we collect, as described above,

with companies that perform marketing services on our behalf or with other financial institutions with whom we have joint marketing agreements by which we are able to offer you additional financial services such as securities, mutual funds and insurance products.

- **Affiliates**

We also are permitted by law to share information about our experiences or transactions with you or your account (such as your account balance, your income and your assets and liabilities) with our affiliates.

- **Nonaffiliated Third Parties in the Normal Course of Business**

We also are permitted and in some instances required by law to disclose nonpublic personal information about you to “nonaffiliated third parties”. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas or reporting obligations, to credit bureaus, or to secondary market purchasers of loans.

Opt Out Right Does Not Apply

As set forth in this privacy notice, we do not engage in any practices which would give rise to an opt out right under the Gramm-Lech-Bliley Act or Fair & Accurate Credit Transaction Act.

Maintenance of Accurate Information

We strive to maintain customer financial information that is accurate, current, and complete in accordance with reasonable commercial standards. We also pledge to respond to requests to correct inaccurate information as promptly as possible.

Former Customers

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Providing Privacy Information to Customers and Responding to Inquires

We value our customer relationships. Employees are trained on the importance of protecting your personal information and maintaining confidentiality.

We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how we protect your information, please call your local branch office or contact us via email at Fidelity@fddb.com