



March 22, 2023

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

On behalf of the Board of Directors, we are pleased to invite you to join us at our virtual Annual Meeting of Shareholders via a live webcast at www.virtualshareholdermeeting.com/FDBC2023 to be held on Tuesday, May 2, 2023, at 3:00 p.m., Eastern Daylight Time. You will have the opportunity to ask questions and to make comments via the live webcast. Enclosed are your requested notice of meeting, proxy statement, proxy card and the Company's 2022 Annual Report to Shareholders. These materials are also available online at www.proxyvote.com and 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 virtual annual meeting, 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 2, 2023.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian J. Cali".

Brian J. Cali
Chairman of the Board

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