

**SUMMARY ANNUAL REPORT FOR  
FIDELITY DEPOSIT & DISCOUNT BANK GROUP HEALTH PLAN**

This is a summary of the annual report of the Fidelity Deposit & Discount Bank Group Health Plan, a health, life insurance, dental, vision, temporary disability and long-term disability plan (Employer Identification Number 24-0578040, Plan Number 501), for the plan year 01/01/2016 through 12/31/2016. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Fidelity Deposit & Discount Bank has committed itself to pay certain medical claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with OneAmerica, The Parent Company of American United Life Insurance Co., Metropolitan Life Insurance Company and National Vision Administrators, L.L.C. to pay certain Life insurance, Temporary disability, Long-term disability, AD&D, VOLUNTARY LIFE INSURANCE, Dental, Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2016 were \$203,164.

**Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$360,370 as of the end of plan year, compared to \$405,447 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -\$45,077. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$1,545,551 including employer contributions of \$1,298,962, employee contributions of \$245,505, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$1,084. Plan expenses were \$1,590,628. These expenses included \$468,268 in administrative expenses, \$1,122,360 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at Blakely and Drinker Streets, Dunmore, PA 18512 and phone number, 570-342-8281. The charge to cover copying costs will be \$3.00 for the full annual report, or \$0.75 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: Blakely and Drinker Streets, Dunmore, PA 18512, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.