

**An update for Colonial Co-operative Bank Customers  
about our merger with Fidelity Bank.**

Dear Colonial Co-operative Bank Customer,

**We are pleased to announce that the merger of Colonial Co-operative Bank and Fidelity Bank became effective on April 1st.**

This joining together of our two banks was done to benefit all of the customers, employees and communities served by our newly-combined institution. It is a great opportunity—one that increases service offerings and branch access; creates new opportunities for employees; and expands our support to local communities.

Over the following two months, we will be integrating our systems and branches to provide you with the convenience of 11 total full-service banking offices, the use of thousands of surcharge-free SUM Network ATMs, increased product and service offerings, access to Fidelity Bank's unique LifeDesign approach to client care and much more!

**Please Note: Our system conversion will occur during the weekend of June 23rd & 24th. In the meantime, prior to June 25th, please continue to use your current Colonial Co-operative Bank branch(s).**

**There will be no changes to your accounts or any of your banking services until this time.**

In early May, you will be receiving a comprehensive **Merger Information Guide**. This document will outline all of the changes and benefits you will need to be aware of, and include instructions related to any assistance that we may need from you to make this transition as smooth as possible.

We look forward to officially welcoming you to the Fidelity Bank family!

Sincerely,



Ed Manzi, Jr.  
Chairman & CEO  
Fidelity Bank



Joseph Guercio  
President & CEO  
Colonial Co-operative Bank