

Fidelity Bank Hires Two Business Banking Executives

Central, MA – October 10, 2011 – Fidelity Bank announced today that J.T. Kelley has been named Senior Vice President and Business Banking Relationship Manager for the North County territory and that Meghan Liddy has been named Senior Vice President and Business Banking Relationship Manager. They bring to Fidelity more than 23 years of banking experience.

Kelley, of Worcester, has over a decade of commercial lending experience, business development, credit analysis/risk management as well as portfolio management. Most recently he worked at Commerce Bank & Trust and prior to that he was with TD Bank N.A. Before he started working in commercial lending, Kelley was a corporate trust officer as well as a senior fund accountant. Kelley received a bachelor's degree from Connecticut College in New London. He coaches junior varsity hockey at St. John's High School in Shrewsbury and is actively involved with the Mohegan Boy Scouts Council.

Liddy, of Holden, has more than 13 years of experience in the commercial lending field. Prior to joining Fidelity, she managed a \$50 million portfolio at Middlesex Savings Bank in Westborough. Liddy spent six years with Middlesex Savings, managing a regional lending team. Prior to that, she was a commercial lender at TD Bank N.A. and also worked as a portfolio manager and credit risk review officer at Eastern Bank. She earned a master's degree in business administration from the University of Massachusetts in Lowell and a bachelor's degree from the school's Amherst campus. Liddy serves as the Treasurer of Metrowest/Worcester's Habitat for Humanity.

Fidelity Bank - one of the oldest and continually growing independent, local community banks in Central MA -- offers a full range of Banking, Investment and Insurance products and programs, and has full-service offices in Fitchburg, Gardner, Leominster, Millbury, Shirley and Worcester. Since 1888, the bank has remained committed to businesses, families and individuals in the communities it serves; in turn, loyalty demonstrated by members of those cities and towns has allowed the bank to become one of the strongest financial institutions in the region. Today, Fidelity Bank has total assets of \$522 million and a net worth nearly two times the minimum regulatory requirement. The FDIC and the Share Insurance Fund insures all deposits.



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