

MARGARET M. KIDDER APPOINTED SENIOR VICE PRESIDENT OF RESIDENTIAL INVESTMENT AND DEVELOPMENT LENDING AT FIDELITY BANK

Leominster, MA – March 7, 2011 – Fidelity Bank, one of the oldest and fastest growing, independent community banks in Central Massachusetts, announced today the appointment of Margaret M. Kidder as Senior Vice President of Residential Investment Development Lending. Ms. Kidder, who joined Fidelity Bank in 2000, has been serving as Vice President and Business Banking Officer for all of the bank's branches. She has over 28 years of banking experience with particular expertise in residential construction lending.

Edward F. Manzi, Jr., Fidelity Bank's Chairman and CEO, commented: "We are extremely pleased to announce this promotion for Margaret which is well deserved and reflects her significant contributions to the growth and success of the Bank over the past 10 years in the areas of residential construction lending, and, more recently, in problem asset resolution. As a former recipient of the Mission Accomplished award, Margaret has been recognized for her commitment to working with clients, her fellow Fidelity Bankers and her engagement with the Bank's community activities in a manner consistent with our LifeDesign philosophy."

Mr. Manzi added, "In her new position, Margaret will be taking on a broader role by developing and expanding our relationships with both residential builders and multi-family investors. Margaret's expertise combined with that of our credit professionals allows the Bank to provide world class services to the Residential Investment Clients in Central Mass."

Prior to joining Fidelity Bank, Ms. Kidder held construction lending positions at several other banks. She is a graduate of Emmanuel College with both a Bachelor's Degree in Business Administration and a Master's Degree in Management. She holds a Graduate Builders Certificate and is a certified Aging in Place Specialist.

A resident of Ayer, Margaret is a member of the Board of Health for the Town of Ayer, a member of the Executive Committee of the Nashoba Associated Boards of Health, and is a volunteer in 3rd grade program at both FallBrook School and Northwest.

About Fidelity Bank:

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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