

Signs of our strength and stability are numerous and easy to see. It starts first and foremost with our people providing superior financial services to our ever-expanding base of customers. It shows up in our balance sheet with record-high capital levels, and it is even more tangible in the renovation and transformation of the Wichita Carnegie Library into our Commercial Banking Center.

In light of the local and national economy, our primary focus during the first nine months of calendar year 2009 was on strengthening Fidelity Bank's already solid capital position so that we can continue to make credit available to residents of our city and state. While we anticipate the economy to remain sluggish as consumers and businesses continue the process of de-leveraging their balance sheets, Fidelity is favorably positioned with a sound capital structure and a diversified lineup of products and services designed to attract new customers with broad, integrated banking needs.

The completion of the Wichita Carnegie Library renovation is special to us and the community in many respects. When it originally opened in 1915, it was more than a structure to house books. The library gave visitors the feeling they were entering a cathedral to learning, fine art and cultural ideals. With its elegant beaux arts styling, the Carnegie Library now serves as the home of Fidelity's Commercial Banking Group. For us, it reflects our commitment to the heart of our city and our continuing support of the Wichita business community.

Looking ahead to 2010, there's no doubt we face another period of broad economic uncertainties at both the local and national levels. Yet, we believe in the ingenuity and persistence of the American people and the ability of this great country to overcome adversity and emerge stronger in the process. Our employees stand ready with the financial resources needed to assist our customers and the communities we serve.

Sincerely,



Clark Bastian
Chairman & CEO



Clark Bastian
*Chairman of the Board &
Chief Executive Officer*



John Laisle
President