

**SUMMARY ANNUAL REPORT FOR
THE FIDELITY BANK LONG TERM DISABILITY PLAN**

This is a summary of the annual report of the THE FIDELITY BANK LONG TERM DISABILITY PLAN (Employer Identification Number 56-0132040, Plan Number 503) for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with SUN LIFE ASSURANCE COMPANY OF CANADA to pay certain Long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$114,872.

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. 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 office of LAUREL LABONTE, who is a representative of the plan administrator, at PO BOX 8, FUQUAY VARINA, NC 27526-0008 and phone number, 919-552-2242. The charge to cover copying costs will be \$3.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: PO BOX 8, FUQUAY VARINA, NC 27526-0008, 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. The annual report is also available online at the Department of Labor website www.efast.dol.gov.