



Fidelity State Bank & Trust Co.

**The Fidelity Banks**  
Member FDIC

**Main Bank:**  
600 S. Kansas Ave.  
Topeka, KS 66603

**Mailing Address:** P.O. Box 1737, Topeka, Kansas 66601-1737  
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29th & Gage Blvd.  
Huntoon & Gage Blvd.  
5926 S.W. 21st Street

July 21, 2022

Dear Customer,

Fidelity State Bank and Trust Company is celebrating 100 Years – Empowering customers since 1922. Many of you have seen significant changes in the banking industry over the past century. Technology has changed the way customers interact with the bank and receive services over the past several decades.

We are proud that we can offer the electronic services larger banks offer and maintain the daily customer contact and assistance that many banks have forgotten. Our role of assisting our customers with their success continues to guide us.

With the substantial change in technology, direct deposit, internet banking, mobile deposit, eStatements, etc. many customers no longer visit us at our branch locations. It is just as easy to access banking services on your smart phone, tablet or computer.

Over the past year we have been reviewing how we can position ourselves for the next 100 years to provide you the services you use, when and where you use them, and keep the focus on personal relationships and assisting with your success.

An in-depth review of our branch services and usage was undertaken. The summary result of this review shows customer traffic at our branches declined 7.55% between 2015 and 2018 and dropped again 22.22% from 2019 through 2021. This decline has continued even after the lobbies opened back up after the covid-19 pandemic. It was determined we can better serve you with two full-service locations.

Therefore, effective September 30, 2022, we will close our Gage Center (1241 SW Gage Blvd.) and our Southwest (3835 SW 29<sup>th</sup> St.) branches. These branches were opened nearly 50 years ago when people had less mobility. When looking at a 5-mile radius from each branch, it is clear the market area for our branches significantly overlaps, demonstrating the ability to serve our customers from two full-service locations.

We are excited that with this change we will retain all our staff while continuing to focus on your success. Staff from the closed locations will move to our remaining two locations, some changing responsibilities to better serve you. We will increase our staff at the Westridge (5926 SW 21<sup>st</sup> St) location and at our main bank to provide two full-service locations. This will include increasing teller staff as well as adding a customer relationship specialist and a commercial lender at the Westridge location. Our Westridge location is within 3 miles from each of the branches that will be closing as of September 30, 2022.

Please feel free to contact one of our fantastic staff or contact me if you have any questions. Thank you for your continued support.

Allan P. Towle,  
Chairman and CEO