



ANNUAL MEETING OF SHAREHOLDERS

MAY 19, 2022

RULES OF CONDUCT FOR MEETING

Welcome to the TrustCo Bank Corp NY 2022 Annual Meeting of Shareholders. In the interest of a productive and orderly meeting, we ask for your cooperation in observing the following rules and procedures:

1. The business of the Annual Meeting of Shareholders (Annual Meeting) will be taken up as set forth in the Agenda. When an item on the Agenda is before the meeting for consideration, discussion should be confined to that item.
2. The only business matters to be conducted at the Annual Meeting are the matters set forth in the Notice of Annual Shareholders Meeting and 2022 Proxy Statement dated April 1, 2022.
3. Only shareholders as of the close of business on March 21, 2022, the record date, or their duly authorized proxies, are entitled to submit questions and vote at the Annual Meeting. Shareholders may vote until the polls close. The polls will close immediately after the presentation of Agenda Items 4 (a), 4 (b), and 4 (c) - Shareholder Voting Matters.
4. We welcome questions from shareholders. Questions may be offered from the floor during the Shareholder Assembly. In order to give as many shareholders as possible the opportunity to ask questions, we ask that you please limit yourself to one question or topic. Up to one minute will be allocated for the presentation of each question. We will address as many questions as time permits.
5. Shareholders' views, constructive comments, and criticisms are welcome, but the Chair will not address questions that are:
 - a. out of order relative to the meeting agenda
 - b. irrelevant to the business of the Company;
 - c. repetitious;
 - d. derogatory references to individuals or that are otherwise in bad taste;
 - e. related to personal grievances; or

- f. a matter of individual concern that is not a matter of interest to shareholders generally.

Additionally, the Chair will preside over the meeting and make any necessary determinations with respect to the conduct of the Annual Meeting, which determinations shall be binding and final.

We appreciate your participation. Your fellow shareholders will appreciate your courtesy in observing these procedures.