



ANNUAL MEETING OF SHAREHOLDERS AND
SHAREHOLDER ASSEMBLY

May 19, 2026

MEETING AGENDA

- 1) Call to order (Robert J. McCormick, Chairman, President, and CEO).
- 2) Announcements and introductions (Robert J. McCormick, Chairman, President, and CEO).
- 3) Statement regarding Notice of Meeting and presence of a quorum (Michael Hall, Corporate Secretary).
- 4) Voting Matters:
 - a) Proposal 1: Election of the following directors as proposed by the Nominating and Corporate Governance Committee for terms of office expiring on the date of the 2027 Annual Meeting: Steffani Cotugno, DO; Brian C. Flynn; Lisa M. Lucarelli; Thomas O. Maggs; Anthony J. Marinello, MD, PhD; Robert J. McCormick; Curtis N. Powell; Kimberly A. Russell; and Frank B. Silverman.
 - b) Proposal 2: Approval of an Amendment to the TrustCo Bank Corp NY Amended and Restated 2019 Equity Incentive Plan in order to increase the aggregate number of shares of common stock available for issuance under the plan.
 - c) Proposal 3: Approval of a nonbinding advisory resolution on the compensation of TrustCo's named executive officers.
 - d) Proposal 4: Ratification of the appointment of Crowe LLP as TrustCo's registered independent registered public accounting firm for the year ending December 31, 2026.
- 5) Opening and closing of polls.
- 6) Report of Corporate Secretary as to results of balloting.
- 7) Adjournment.

SHAREHOLDER ASSEMBLY AGENDA

- 1) Remarks by the President.
- 2) Shareholder questions and comments.
- 3) Adjournment.