



ANNUAL MEETING OF SHAREHOLDERS

MAY 19, 2026

RULES OF CONDUCT FOR MEETING

Welcome to the 2026 Annual Meeting of Shareholders (the “Annual Meeting”) of TrustCo Bank Corp NY (the “Company”). In the interest of conducting a productive and orderly meeting, we ask for your cooperation in observing the following rules and procedures:

1. The business of the Annual Meeting will be taken up as set forth in the meeting agenda (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 Company’s Notice of Annual Meeting of Shareholders and 2026 Proxy Statement dated April 1, 2026. In accordance with the Company’s amended and restated bylaws, nominations from the floor for membership on the Company’s Board of Directors and shareholder proposals from the floor will not be permitted.
3. Only shareholders as of the close of business on March 23, 2026, 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 open upon presentation and close immediately after the presentation of Items 4(a), 4(b), 4(c), and 4(d) in the Agenda. If you have already voted, your vote has been received by the Company’s inspector of election and there is no need to vote again.
4. We welcome questions from shareholders. Questions may be offered from the floor during the Shareholder Assembly portion of the meeting. 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. Questions from multiple shareholders on the same topic may be grouped or summarized and answered together. The Chair will only recognize questions from shareholders.

5. Shareholders' views, constructive comments, and criticisms are welcome, but the Chair will not address questions that are:
 - out of order relative to the Agenda;
 - irrelevant to the business of the Company;
 - repetitious;
 - derogatory references to individuals or that are otherwise in bad taste;
 - related to personal grievances;
 - a matter of individual concern that is not a matter of interest to shareholders generally;
 - related to material non-public information; or
 - related to pending or threatened litigation.
6. The Chair has the authority to maintain order at the meeting. Conduct that is disruptive, inappropriate, or not in compliance with these rules and procedures may result in removal from the Annual Meeting.
7. Recording of the Annual Meeting, except with the express written pre-authorization from the Company, is prohibited.

Additionally, the Chair will preside over the Annual Meeting and has the authority to make any necessary determinations with respect to the conduct of the Annual Meeting, which determinations shall be binding and final. Prior to any determination to be made, the Chair may, in the Chair's sole discretion, consult with counsel.

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