

Special Meeting of Stockholders

June 25, 2026

Rules for the Conduct of the Virtual-Only Meeting

In the interest of an orderly Special Meeting (the “Special Meeting”) of the Stockholders of Northfield Bancorp, Inc. (“Northfield”), we ask you to honor the following rules of conduct:

1. Only stockholders are permitted to ask questions during the Special Meeting. You need to have held stock as of the close of business on April 27, 2026, to vote or submit questions while participating in the virtual-only Special Meeting. To vote or submit questions, please login as a Stockholder by entering the control number you received with your proxy materials. If you have voted your shares prior to the start of the Special Meeting, your vote has been received by Northfield’s Inspector of Election and there is no need to vote those shares during the Special Meeting unless you wish to revoke or change your vote.
2. The business of the Special Meeting will be taken up as set forth in the Agenda. When an item on the Agenda is before the meeting for consideration, questions and comments should be confined to that item. If a stockholder has a question about one of the matters on the Agenda, the question may be submitted in the field provided in the web portal at or before the time the matters are before the Special Meeting for consideration. We will answer questions that are deemed appropriate to the matters to be voted on by the stockholders at the Special Meeting before the voting is closed.
3. To allow us to answer questions from as many stockholders as possible, we may limit each stockholder to two questions. It will help if questions are succinct and cover only one topic per question. Questions from multiple stockholders on the same topic or that are otherwise related may be grouped, summarized, and answered together.
4. If there are any matters of individual concern to a stockholder, they should be raised after the meeting by contacting the Corporate Secretary via email at saufiero-peters@northfield.com or via telephone at (732) 499-7200, extension 2540.
5. The views, and comments of the stockholders are welcome, but the purposes of the meeting will be observed and the Chairman may not address questions that are:
 - irrelevant to the business of Northfield;
 - on proposals which are related to the conduct of Northfield's ordinary business operations, or are in-substance repetitions of statements made by other persons; or

- out of order or not otherwise suitable for the conduct of the Special Meeting as determined by the Chairman or the Corporate Secretary in their respective reasonable judgment.
6. Recording of the Special Meeting is prohibited. A webcast playback will be available at <http://www.virtualshareholdermeeting.com/NFBK2026SM>.
