



**NORTHFIELD BANK AND NORTHFIELD BANCORP, INC.
WHISTLEBLOWER POLICY & REPORTING PROCEDURES**

Pursuant to Section 301(m) (4) of the Sarbanes-Oxley Act of 2002 ("SOX"), audit committees (Audit Committee) are required to establish procedures for a) the receipt, retention and treatment of complaints received by the Company regarding accounting, internal accounting controls, or auditing matters, and b) the confidential, anonymous submission by employees of the Company of concerns regarding questionable accounting or auditing matters.

1. BUSINESS STANDARDS:

All employees and directors of the Company shall observe high standards of business and personal ethics in the conduct of their duties and responsibilities. Honesty and integrity are to be stressed in fulfilling responsibilities and in complying with all laws and regulations. All directors, officers, and employees have a responsibility to comply with the Code of Conduct and Ethics (the "Code of Conduct").

2. REASONABLE BELIEF:

Anyone filing a complaint concerning a violation or suspected violation of the Code of Conduct, the law or rules related to accounting, internal controls or auditing matters should have a reasonable belief that the information provided relates to a possible violation of the Code or law that has occurred, is ongoing, or is about to occur. All allegations that prove to be made without adherence to this standard will be treated as a serious disciplinary offense. Employment-related concerns should continue to be reported through normal channels.

3. PROTECTION:

No retaliation shall be made against a director, officer, or employee who has a reasonable belief that the information provided relates to a possible violation of the Code of Conduct or the law that has occurred, is ongoing, or is about to occur. Anyone who retaliates against someone who has reported a violation in adherence to this standard may subject the Company to liability in legal actions and will be subject to discipline up to and including termination of employment. This policy is intended to encourage and enable employees and others to raise serious concerns within the Company rather than seeking resolution outside the Company.

4. REGISTERING A COMPLAINT:

In most instances complaints, questions, suggestions, or issues of concern, should be discussed initially with an employee's immediate supervisor. Generally the supervisor is in the best position to address an employee's concerns, because of a familiarity of the issue and/or knowledge of Company policies and procedures.

Alternatively, an employee or others may report suspected wrongdoing through the following channels:

Whistleblower Hot Line: 718-448-2706

(This line is monitored by the Chair of the Audit Committee.)

Ethics Officer: 732-499-7200, ext. 4156

NORTHFIELD BANK AND NORTHFIELD BANCORP, INC.

Whistleblower Policy

Page 2 of 2

(This line is monitored by the Ethics Officer.)

Email: Ethicsofficer@enorthfield.com

(This email is monitored by the Ethics Officer.)

The Whistleblower Hot Line is a secure line and only the Chair of the Audit Committee has access. Complaints may be provided on an anonymous basis. In addition, the Audit Committee may delegate, to the Company's In-house Counsel, the authority to investigate complaints.

The Ethics Officer will report all issues to the Chair of the Audit Committee regarding internal accounting controls, questionable accounting or auditing matters. The Chair of the Audit Committee will report all issues to the full Audit Committee to determine appropriate actions to be taken. The Audit Committee shall be responsible for the handling of such complaints and shall report to the full board of directors the action taken or to be taken.

5. CONFIDENTIALITY:

All submitted complaints will be treated on a confidential basis. Employees are encouraged to sign their names to the complaint thereby lending a degree of credibility. Also, an investigation into the allegations is enhanced by an opportunity for follow-up questions. Anonymous complaints may be accepted, however, in these cases, the seriousness of the issue raised, the credibility of the concern, and the likelihood of confirming the allegation from attributable sources is required.

6. TIMELINESS:

The earlier a concern is raised improves the chance for successful investigation and resolution. The employee should be prepared to provide as much information as possible to support their concerns. The Audit Committee will promptly address all issues and respond in good faith. Management shall report to the Audit Committee all matters, including those unresolved from prior reports, related to the receipt, retention, and treatment of complaints on concerns received by management of the Company regarding accounting, internal accounting controls or auditing matters.

7. RECORDS:

The Audit Committee will retain on a strictly confidential basis for a period of seven years all records relating to any Complaint and to the investigation and resolution thereof.

8. APPROVAL AND ADOPTION HISTORY

Approved by Board Directors: on 1/24/2018; 1/30/2019; 1/29/2020; 1/27/2021; 1/26/2022; 1/25/2023; 1/24/2024, 1/22/2025, 10/22/2025

The next charter review is scheduled for October 2026
