



## BUTTERFIELD

### ATTENDING AND PARTICIPATING IN THE VIRTUAL ANNUAL GENERAL MEETING

The Meeting will be accessible only through the Internet or by telephone. You will not be able to attend the Meeting in person. You are entitled to virtually attend and participate in the Meeting only if you were a shareholder as of March 14, 2022, the Record Date, or if you hold a valid proxy for the Meeting.

To virtually attend and participate in the Meeting you must access the website at [www.virtualshareholdermeeting.com/NTB2022](http://www.virtualshareholdermeeting.com/NTB2022). You may also attend by telephone at 1 (844) 265-1286 (toll-free U.S. and Canada) or 1 (602) 563-8827 (international). Shareholders must enter the control number found on their proxy materials in order to attend via the website or telephone. If attending by telephone, shareholders should ask to be joined into "The Bank of N.T. Butterfield & Son Limited" call. Additional instructions regarding voting by the internet and telephone are listed on the proxy card.

We encourage you to access the Meeting prior to the start time. Please allow ample time for check-in, which will begin at 9:45 am Bermuda time.

**Regardless of whether you plan to virtually attend and participate in the Meeting, it is important that your shares be represented and voted at the Meeting. Accordingly, we encourage you to vote in advance of the Meeting.**

We welcome questions from shareholders. If you wish to submit a question, you may do so during the Meeting by telephone or the website. Questions pertinent to Meeting matters will be answered during the Meeting, subject to time constraints. Questions not complying with our Meeting rules of conduct will not be answered. Any questions pertinent to Meeting matters that cannot be answered during the Meeting due to time constraints will be posted online and answered at [www.butterfieldgroup.com](http://www.butterfieldgroup.com). Additional information regarding the rules and procedures for participating in the Meeting will be set forth in our meeting rules of conduct, which shareholders can view during the Meeting at the website noted above and at [www.butterfieldgroup.com](http://www.butterfieldgroup.com). Shareholders can also access copies of this Proxy Statement and our 2021 Annual Report at the Meeting website and at [www.butterfieldgroup.com](http://www.butterfieldgroup.com).

We are actively monitoring the COVID-19 pandemic and its potential impact on the Meeting. If it is necessary for us to change the date, time or location of the Meeting, we will announce the decision to do so via a press release and posting details on our website.