S&T BANCORP, INC.

POLICY: #606 – Shareholder Communication
POLICY TYPE: Corporate
EFFECTIVE DATE: 10/28/2026
ISSUING DEPARTMENT: Executive

PURPOSE

Establish guidance for Shareholder communication with the Board of Directors or any director thereof.

SCOPE

Shareholders may communicate with the Board of Directors (the "Board") of S&T Bancorp, Inc. ("S&T") or any director thereof. Shareholders who desire to communicate with the Board or a specific director should send any communication, in writing, to S&T's Secretary:

S&T Bancorp, Inc.
800 Philadelphia Street
Indiana, Pennsylvania 15701
Attention: Secretary

Any such communication should state the number of shares beneficially owned by the shareholder. S&T's Secretary shall initially review all communications received in accordance with this Policy. The Secretary will relay all such communications to the appropriate director or directors on a periodic basis unless the Secretary determines that the communication:

- does not relate to the business or affairs of S&T or the functioning or constitution of the Board or any of its committees;
- relates to routine or insignificant matters that do not warrant the attention of the Board;
- is an advertisement or other commercial solicitation or communication;
- is frivolous or offensive; or
- is otherwise not appropriate for delivery to directors.

The director or directors who receive any such communication will have discretion to determine whether the subject matter of the communication should be brought to the attention of the full Board or one or more of its committees and whether any response to the person sending the communication is appropriate. Any such response will be made through S&T's management in accordance with S&T's policies and procedures and applicable law and regulations relating to the disclosure of information.

If the Secretary believes the communication may be a complaint relating to any questionable accounting, internal accounting controls or auditing matter ("Covered Matter"), the Covered Matter will be handled in accordance with Corporate Policy #609 - Complaints Regarding Accounting, Internal Accounting Controls or Auditing Matters ("Whistleblower Policy").

RESPONSIBILITIES

Board of Directors

- Annually review and approve this Policy.

Nominating and Corporate Governance Committee

- Annually review and recommend Policy to the Board for approval.

- Review the effectiveness of these procedures from time to time and, if appropriate, recommend changes.

Secretary

- Retain copies of all communications received pursuant to this Policy for a period of at least one year.

POLICY EXCEPTIONS

S&T does not permit any exceptions to this Policy.

Approved: S&T Bancorp, Inc. Board of Directors; 10/28/2026
S&T Bancorp, Inc. Nominating and Corporate Governance Committee; 10/27/2026