



Item 1.02 Termination of a Material Definitive Agreement

On February 14, 2018, Trustco Bank (the “Bank”), the wholly owned subsidiary of TrustCo Bank Corp NY (the “Company”), was informed by its primary regulator, the Office of the Comptroller of the Currency, that the formal agreement between the Bank and the OCC, dated July 21, 2015 (the “Formal Agreement”), was terminated effective February 7, 2018. The execution of the agreement with the OCC and a summary of the material terms thereof were disclosed in the Company’s Current Report on Form 8-K filed on July 21, 2015, which summary is qualified by reference to the full text of the agreement filed as Exhibit 10.1 thereto.

---

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TRUSTCO BANK CORP NY

By: /s/ Michael M. Ozimek

Name: Michael M. Ozimek

Title: Senior Vice President & Chief Financial Officer

Date: February 14, 2018

---