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# TRUSTED RELATIONSHIPS





# TRUSTED RELATIONSHIPS

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Tompkins Financial is much more than an organization providing banking, wealth management and insurance. Tompkins is also defined by the many trusted relationships that are the foundation of everything we do.

Through trusted relationships with our customers, we are able to provide financial solutions that help them achieve their goals as individuals and as businesses.

Through trusted relationships with our employees, we see our Company's vision carried out in thousands of personal interactions each day.

Through trusted relationships with our shareholders, we continue to attain financial results that exceed the vast majority of corporations in our industry.

And through trusted relationships between our organizations, we are able to seamlessly and effectively work together to serve our customers and communities better.

We are pleased at the performance that Tompkins Financial achieved in 2012. Beyond that, we are abundantly grateful for the countless trusted relationships that make such performance possible.

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Tompkins Trust Company   The Bank of Castile   Mahopac National Bank   VIST Bank  
Tompkins Insurance Agencies   Tompkins Financial Advisors



## FINANCIAL HIGHLIGHTS

{IN THOUSANDS, EXCEPT SHARE AND PER SHARE DATA}	2012	2011	% CHANGE
Total assets	\$4,837,197	\$3,400,248	42.26%
Net income attributable to Tompkins Financial Corporation	\$31,285	\$35,419	(11.67%)
Net operating income <sup>1</sup>	\$40,706	\$35,571	14.44%
Diluted earnings per share	\$2.43	\$3.20	(24.06%)
Adjusted diluted earnings per share <sup>1</sup>	\$3.16	\$3.21	(1.56%)
Cash dividends per share	\$1.46	\$1.40	4.29%

1. These measures were adjusted to exclude the impact of merger and integration expenses related to the VIST Financial acquisition, which closed on August 1, 2012, as well as other nonrecurring items. These adjusted measures are considered non-GAAP measures and are defined in the Company's Form 10-K.

## SELECTED FINANCIAL DATA

{IN THOUSANDS, EXCEPT SHARE AND PER SHARE DATA}	2012 <sup>1</sup>	2011	2010	2009	2008
<b>Financial Statement Highlights</b>					
Assets	\$4,837,197	\$3,400,248	\$3,260,343	\$3,153,260	\$2,867,722
Total loans	2,954,610	1,981,849	1,910,358	1,914,818	1,817,531
Deposits	3,950,169	2,660,564	2,495,873	2,439,864	2,134,007
Other borrowings	111,848	186,075	244,193	208,956	274,791
Shareholders' equity	441,360	299,143	273,408	245,008	219,361
Interest and dividend income	158,356	137,088	144,062	146,795	140,783
Interest expense	24,213	25,682	32,287	39,758	50,393
Net interest income	134,143	111,406	111,775	107,037	90,390
Provision for loan and lease losses	8,837	8,945	8,507	9,288	5,428
Net securities gains	324	396	178	348	477
Net income attributable to Tompkins Financial Corporation	31,285	35,419	33,831	31,831	29,834
<b>Per Share Information<sup>2</sup></b>					
Basic earnings per share	2.44	3.21	3.13	2.98	2.81
Diluted earnings per share	2.43	3.20	3.11	2.96	2.78
Adjusted diluted earnings per share <sup>3</sup>	3.16	3.21	3.11	2.96	2.69
Cash dividends per share	1.46	1.40	1.33	1.24	1.20
Book value per share	30.67	26.89	25.09	22.87	20.44
Tangible book value <sup>4</sup>	22.96	22.58	20.88	18.53	16.18
<b>Selected Ratios</b>					
Return on average assets	0.76%	1.07%	1.06%	1.06%	1.13%
Return on average equity	8.30%	12.02%	12.72%	13.66%	14.15%
Average shareholders' equity to average assets	9.21%	8.94%	8.33%	7.74%	8.01%
Dividend payout ratio	59.84%	43.61%	42.49%	41.61%	42.70%

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Financial  
Highlights

### Other Selected Data

{IN WHOLE NUMBERS, UNLESS OTHERWISE NOTED}	2012	2011	2010	2009	2008
Employees (average full-time equivalent)	839	719	726	720	686
Banking offices	66	46	45	45	45
Bank access centers (ATMs)	83	63	69	67	69
Trust and investment services assets under management, or custody (in thousands)	\$3,240,782	\$2,780,622	\$2,859,725	\$2,542,792	\$2,161,484

1. Includes the impact of the acquisition of VIST Financial on August 1, 2012.

2. Per share data has been retroactively adjusted to reflect a 10% stock dividend paid on February 15, 2010.

3. Non-GAAP adjusted diluted earnings per share is computed by taking net income and adding back after-tax merger related expenses and subtracting an accrual adjustment related to VISA litigation. In 2012 and 2011, after-tax merger related expenses totaled \$9.7 million and \$152,000, respectively, while the after-tax VISA accrual adjustment totaled \$(243,000) and \$0, respectively. There were no merger related expenses in prior years. In 2008, there was an after-tax adjustment of \$983,000 related to VISA. Adjusted diluted earnings per share is a non-GAAP measure that management believes provides management and investors with information that is useful in understanding the Company's financial performance and condition.

4. Tangible common equity is used to calculate tangible book value per share and excludes goodwill and other intangibles of \$100.9 million in 2012, \$48.0 million in 2011, \$45.9 million in 2010, \$46.5 million in 2009, and \$46.8 million in 2008. This is a non-GAAP measure that management believes provides management and investors with information that is useful in understanding the Company's financial performance and condition.



# MESSAGE TO OUR SHAREHOLDERS

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2012 was a year of strong results and important change at Tompkins Financial. Amidst a soft economy, increased regulatory challenges and continued pressure on margins, your Company achieved solid earnings while positioning itself for sustained superior performance well into the future. Our achievements this year were the direct result of the Trusted Relationships we share.

The most noteworthy event of the year was the successful acquisition of VIST Financial Corp. This resulted in expansion into one of the most attractive markets in the mid-Atlantic region with established locations and experienced staff. More importantly, we have a remarkable match between our two companies' cultures; a fact which made the merger process exceptionally smooth and nearly seamless. Tompkins Financial now operates 66 banking offices, has approximately 1,100 employees and total assets of \$4.8 billion. This has given us new capabilities and also the ability to serve customers with larger credit needs.

While accounting requirements for the expenses related to the merger had a significant impact on our financial results, Tompkins Financial still performed very well. Overall results were essentially flat when compared with the previous year, excluding these one time expenses. Even so, all of our affiliates showed solid growth and healthy performance. Additionally, the second half of the year was among the most profitable in our history.

Our financial results for 2012 were impacted by fourth quarter charge-offs on a small number of loans. Despite these charge-offs, we continued to maintain credit quality metrics that are better than industry peer averages. We therefore expect that we should return to a more traditional pattern of loan loss experience.

In the first half of 2012, Tompkins Financial successfully raised \$38 million in equity capital net of transaction costs. We raised these funds efficiently and at a very good price, all at a time when many banks were struggling to raise funds. This is a testament to the exceptional reputation Tompkins has built in the financial community. The offering strengthened capital levels and leaves us well positioned to take advantage of growth opportunities and to better manage risk.

Our core banking businesses continued to flourish in 2012. Despite a weak economy, total loans grew by 49.1%. We also experienced continued growth in our core deposits (total deposits less time deposits of \$250,000 or more, brokered time deposits and municipal money market deposits), which were up 46.8% from the prior year. Both of these growth rates were favorably impacted by the VIST acquisition. As of the acquisition date, VIST had total loans of \$889.3 million and core deposits of \$890.2 million.

Our banks made key advances in providing new services that are essential to our customers. For example, we introduced Mobile Banking, giving our customers the capability to access accounts and perform transactions from their cell phones and tablet devices. This capability helps us to maintain a full and competitive product offering in a banking environment where technology is of increasing importance.

The combination of the insurance capabilities of Tompkins and VIST doubled the size of our insurance business, placing us among the top 25 bank-owned insurance institutions in the country. This has enabled us to achieve economies of scale that improve our ability to offer the best insurance products at the lowest rates. The merger enhanced our offerings from both sides of the table, with VIST providing greater experience in employee benefits and Tompkins Insurance contributing more experience in personal insurance. It also allowed us to bring service strategies to Pennsylvania that have yielded exceptional retention rates of 99% for commercial customers and 95% for personal customers in New York State.

Tompkins Financial Advisors continued to show strong growth with total assets under management, or in custody, reaching \$3.2 billion at year end 2012. Our

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Message  
To Our  
Shareholders



expansion into Southeastern Pennsylvania provides even more growth opportunities, as we bring new wealth management services to VIST customers for the first time. Our offerings within wealth management are of great strategic importance to us, as they enable Tompkins Financial to provide a complete line of financial services for every stage of our customers' lives.

All of the Tompkins Financial companies have long and consistent histories of helping community organizations through both financial contributions and volunteerism. This commitment strengthens the communities we serve, and stronger communities are the foundation of stronger financial results for our Company. We supported over 750 charitable organizations in 2012 through both our donations and our time. We thank our employees for their truly inspiring work in building up the communities we serve.

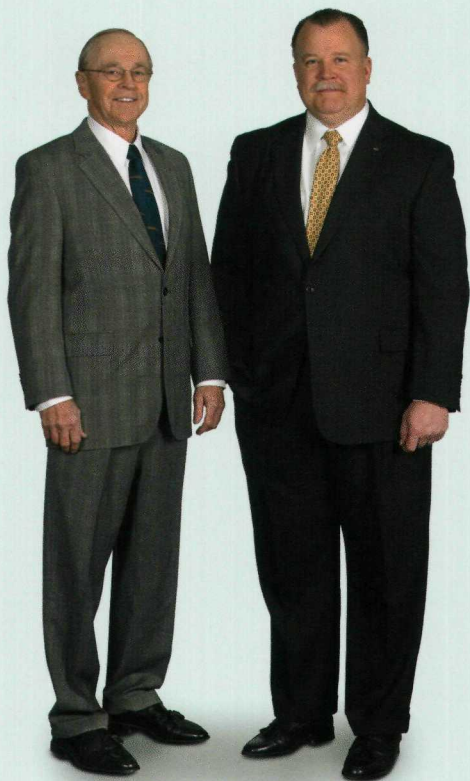
Our Board was pleased to welcome two new members in 2012: Alfred J. Weber and Frank C. Milewski. Al was previously Chairman of the VIST Financial Corp. Board of

Directors where he had served since 1995. Frank had been on the VIST Financial Corp. Board of Directors since 2002 and had previously served as Vice Chairman. They bring strong track records of success in their business careers, knowledge of the Pennsylvania market area and depth of experience.

We had another important change to our Board in 2012. Thomas R. Salm, Vice Chairman of the Board, retired in July. Tom had served on the Tompkins Trust Company Board of Directors since 1981. He then joined the newly formed holding company board in March of 1995. We would like to express our deepest appreciation to Tom for his years of service, and we wish him all the best in his retirement. His knowledge and foresight will be greatly missed.

Our Annual Meeting will take place on May 20th at 5:30 PM at the Country Club of Ithaca. We will also host several Shareholder Information Meetings: For Western New York, May 21st at 5:30 PM at the Genesee Country Museum. For the Hudson Valley Region, May 23rd at 6:00 PM at Villa Barone in Mahopac. For Southeastern Pennsylvania, May 29th at 5:30 PM at the Crowne Plaza in Reading. We extend the warmest invitation to all of our shareholders to join us at these times.

As we move forward, we are pleased with the exceptional opportunities we possess for the future and remain committed to sustainable improvement in our performance, as you have come to expect. We deeply appreciate the support of our shareholders in all of our efforts, and we will continue to work hard to provide you with outstanding results. We would also like to express our immense gratitude to our employees whose hard work makes everything we do possible.



James J. Byrnes  
Chairman

Stephen S. Romaine  
President & CEO



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Central  
New York



Julie Schaeffer   Marcy Schaeffer   Customers of Tompkins Financial Advisors  
Tara Masters, Vice President and Trust Officer, Tompkins Financial Advisors

*Julie Schaeffer isn't your average 23-year old. "I save my money," she says. "I don't like to spend it!" Julie got her first job at age 13, and over the next 10 years she saved a substantial amount. "My dad told me I needed to have a plan," she says. "Since he has always supported local businesses, I stopped into Tompkins Financial Advisors in Ithaca." Julie was introduced to Tara Masters, a financial advisor. "We really hit it off," says Julie. "She made me feel that I wasn't out of place." In fact, Julie felt so comfortable at Tompkins that she recommended Tara to her parents. Julie's mom, Marcy, now works with Tara, too. Julie is pleased that her investments have already grown. "I love making art and traveling," she says. "Working with Tompkins is how I hope to support my interests."*



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## CENTRAL NEW YORK REGION

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*Central New York experienced another solid year of strong core performance, with growth in residential mortgages, commercial lending, retail business and wealth management.*

- **Gregory J. Hartz**, President and CEO  
Tompkins Trust Company

Residential lending was particularly robust in 2012. Applications saw an increase of 25% over 2011, and loans closed were up by 22%. While historically low interest rates prompted many customers to refinance their current homes, Tompkins Trust Company also saw good growth in new mortgage originations.

In commercial lending, credit quality continued to be excellent. 2012 saw an increase in business lending activity with a trend toward continued increases in 2013. Our strong offerings brought in expanded business from contiguous regions such as Syracuse, Utica and Binghamton.

We also experienced solid growth in core deposits in 2012. Checking demand deposits increased by 9.9% and total deposits grew by 6.8%.

The Trust Company made significant progress in the relocation of our branch in Cortland, New York. The branch will be moving to a building at 36 Main Street that will provide more space and greater visibility. Significant upgrades will include drive-up banking, improved meeting space, enhanced customer privacy, and services from both Tompkins Financial Advisors and Tompkins Insurance Agencies. We expect to open this new location in the summer of 2013.

The East Hill branch began renovations in 2012 to provide expanded amenities and an improved customer experience. The renovation gives our customers greater accessibility and improved privacy to facilitate loan originations.

We continued our commitment to our community in 2012, supporting several hundred charitable organizations through donations, volunteer work and sponsorships. We hosted three large events on The Commons in Ithaca: the Chili Cook-Off, Family Fun Fair and the Apple Harvest Festival. Our Shred Day event continued to gain momentum, as did our awards programs.

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*Tompkins Insurance Agencies had an outstanding year, continuing its record of exceptional retention in both commercial and personal lines.*

- **Mark Kreydt**, Executive Vice President  
Tompkins Insurance Agencies, Inc., Central New York

New business expanded for Tompkins Insurance Agencies in 2012, including closing on the Auburn Community Hospital account. Tompkins Insurance Agencies also put significant time and effort into the VIST integration, with many of our employees across New York participating in the training of new employees and helping to coordinate the conversion to new systems.

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*Tompkins Financial Advisors posted a strong year, with excellent increases in new client relationships and assets under management.*

- **Michelle Benedict-Jones**, COO and Managing Director  
Tompkins Financial Advisors, Central New York

In 2012, new assets under management by Tompkins Financial Advisors increased by 16% in Central New York. New client relationships grew by 26%, while client retention was at 98%. We were also pleased to hire a new Chief Investment Strategist who brings great depth of experience to our wealth advisory team.





Laura Wagner Lee, Co-Owner  
John Wagner, Co-Owner  
Debbie Wagner, Office Manager  
Wagner Vineyards  
*Customers of Tompkins Insurance Agencies*

*John Wagner is a 4th generation grape grower who is still finding new ways to improve his family's business.*

*"Our wines now get international recognition," says*

*John, whose father started the winery in 1979.*

*"We've branched into several other businesses, like our Ginny Lee Cafe and the Wagner Valley Brewing Company." With his business growing and becoming*

*more complicated, John turned to Tompkins Insurance Agencies for help. "My agent, Eric Toftegaard, really*

*understands the wine business," says John. "It's not a high-pressure thing with him, it's a personal relationship." John appreciates how Tompkins*

*Insurance walked him through the whole process, identifying the best ways to protect his business. "We have worked so hard to get to where we are," he says.*

*"Working with them, I know that we are covered."*

*Which is very important for John, his wife Debbie and his sister Laura, whose children—the 5th generation of grape growers—now work in the business.*







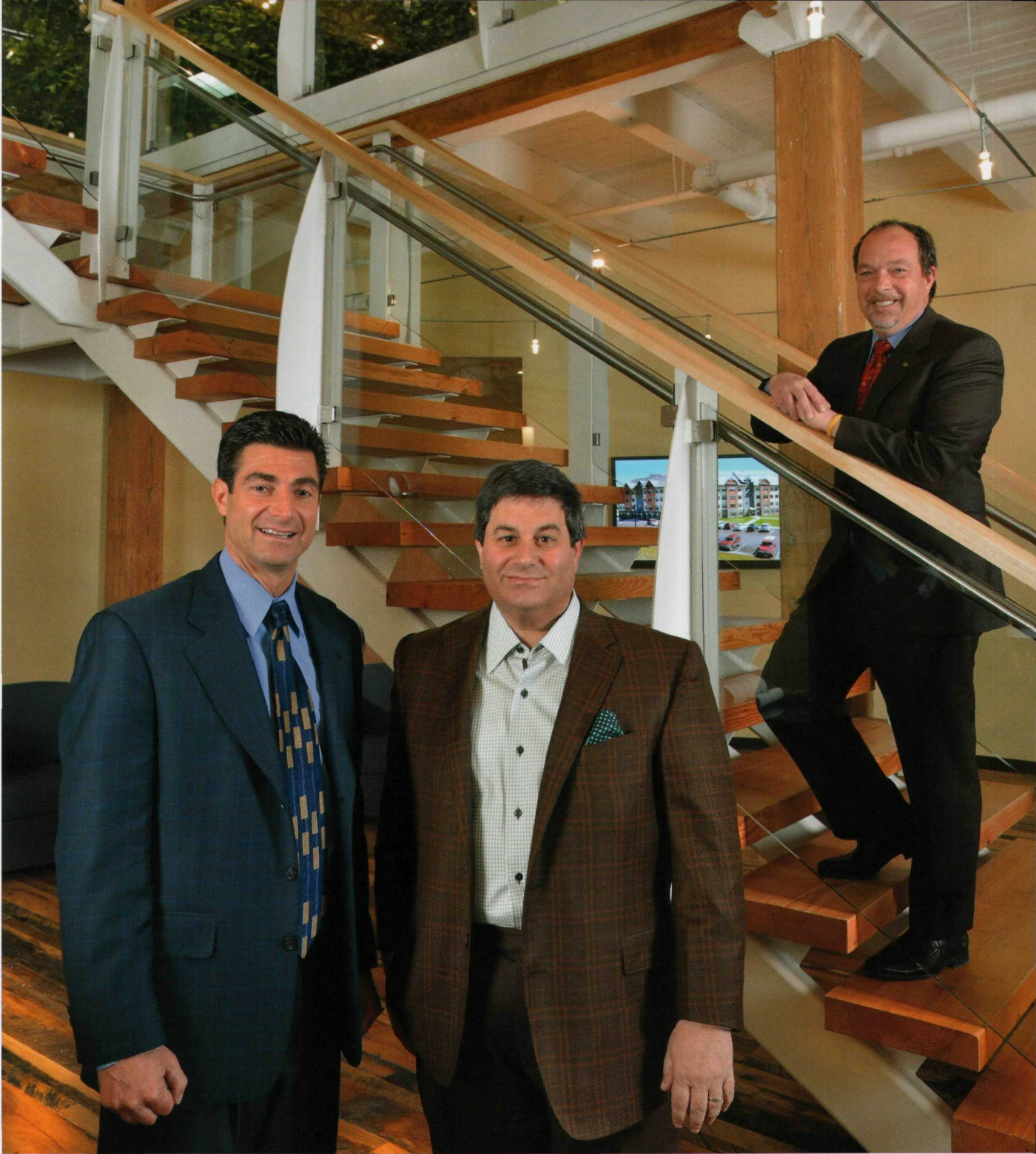
Julie Crowley, Owner  
Ithaca Coffee and Triphammer Wine & Spirits  
Customer of Tompkins Trust Company  
Steve Hoyt, Senior Vice President, Commercial/Consumer Services  
Tompkins Trust Company

*About ten years ago, Julie Crowley joined her father in a business that was started by her grandparents. Since then, Triphammer Wine & Spirits has grown dramatically. In 2004, Julie purchased a coffee roasting and gourmet foods business and rebranded it as Ithaca Coffee Company. She went on to add a cafe, a second location, and then a tavern at both locations. "Tompkins Trust Company has been very supportive of us," says Julie. "They know my business and what we're trying to do." Julie relies on the bank for long term loans, a line of credit, as well as checking and savings accounts. She credits Tompkins' Steve Hoyt with giving her some of the best advice about running her businesses: "He said, 'If you are sleeping well, it's going well.'" With Tompkins' support, Julie says she is sleeping much better these days.*

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Central  
New York







David Spoleta, President   Michael Spoleta, CEO   Spoleta Construction   Customers of The Bank of Castile  
Peter Hin, Vice President, Commercial Banking, The Bank of Castile

*People still talk about Michael and David Spoleta's father. "People tell me, your dad was the best!" says Michael. "He treated everyone fairly." Growing up with that influence, the brothers wanted to work with a bank that shared the same values as their father. "Some banks are a challenge," Michael says. "But The Bank of Castile is different." Their company has relied on The Bank of Castile for commercial real estate loans on projects like the Bridge Square offices and lofts in Rochester—the renovation of a 100-year old building—and Baker Street Landing in Churchville. "You can connect to the people you need to at The Bank of Castile," says Michael. "They're here in Rochester, so there's no need to go outside the city for our banking needs." Michael and David also appreciate the way the bank is active in the community. "We're very happy that we connected with them," say the brothers. "They are at the top of our list."*



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## WESTERN NEW YORK REGION

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*Our outstanding employees deserve the credit for making 2012 one of the most successful years in the 143-year history of The Bank of Castile.*

- **James W. Fulmer**, President and CEO, The Bank of Castile

The year saw strong growth in deposits, especially in core deposits. As one of the area's largest banks left the region, The Bank of Castile was well positioned to attract new customers due to our strong offering of stability, technology and commitment to community.

Credit quality in 2012 was excellent. We continued to loan to many businesses in the area, and saw growth in lending to both small and medium-sized businesses. We further diversified our lending portfolio, while continuing to emphasize areas such as agriculture where we have particular expertise.

Much of our growth in 2012 was directly attributable to our employees. We experience very little turnover and increasingly have many employees who have been with us for two decades or more. This outstanding longevity leads to an exceptional level of trust from our customers.

The bank was active in ensuring that we offer customers the best branches in the best locations. We worked toward the January 2013 opening of our Churchville branch. This new branch will solidify our position in the western part of Monroe County, building on our strong presence in Chili and Greece. Our Medina office moved into a new building in the fourth quarter of 2012 after a decade of consistent growth in the area. This new structure, built on the same site as our previous branch, is a significant upgrade, demonstrating our commitment to the community. The bank purchased a location in Pittsford that will serve as a strong banking presence on the east side of Monroe County. Our new office in this location, planned for the latter part of 2013, will create visibility for The Bank of Castile in one of the most desirable and highly trafficked locations in the county.

Our employees demonstrated the true meaning of a community bank after a devastating fire in the village of Castile. The fire destroyed the Village and Town Hall along with the building and restaurant next door. We are proud of our people for providing support and comfort to the community of Castile in the aftermath of this tragic event.

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*Our company's response to the fire in Castile illustrates the kind of extreme customer service that separates our company from others in the industry.*

- **David S. Boyce**, President and CEO  
Tompkins Insurance Agencies, Inc.

Tompkins Insurance Agencies insured both the Town and Village of Castile, as well as the adjoining building and restaurant. Representatives from Tompkins Insurance responded to the fire in the early morning hours and remained on site for days to help manage the claims process. It is this kind of commitment that enables us to maintain 99% commercial retention and 95% personal retention.

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*Tompkins Financial Advisors had a very successful year in Western New York, adding a large number of new clients and a substantial amount of new assets.*

- **Laurie Haelen**, Managing Director  
Tompkins Financial Advisors, Western New York

The firm acquired over 100 new clients and more than \$90 million in new assets, making it our strongest year ever for new assets. We hosted a series of seminars to educate local employees on retirement planning and also participated in a variety of community events, including the Small Business Council Thanksgiving Appeal. Our retention rate remained strong at over 95%, a result of our commitment to clients and community.



Tom Trovato, CEO  
Trovato Manufacturing  
Customer of The Bank of Castile  
Tompkins Insurance Agencies and Tompkins Financial Advisors

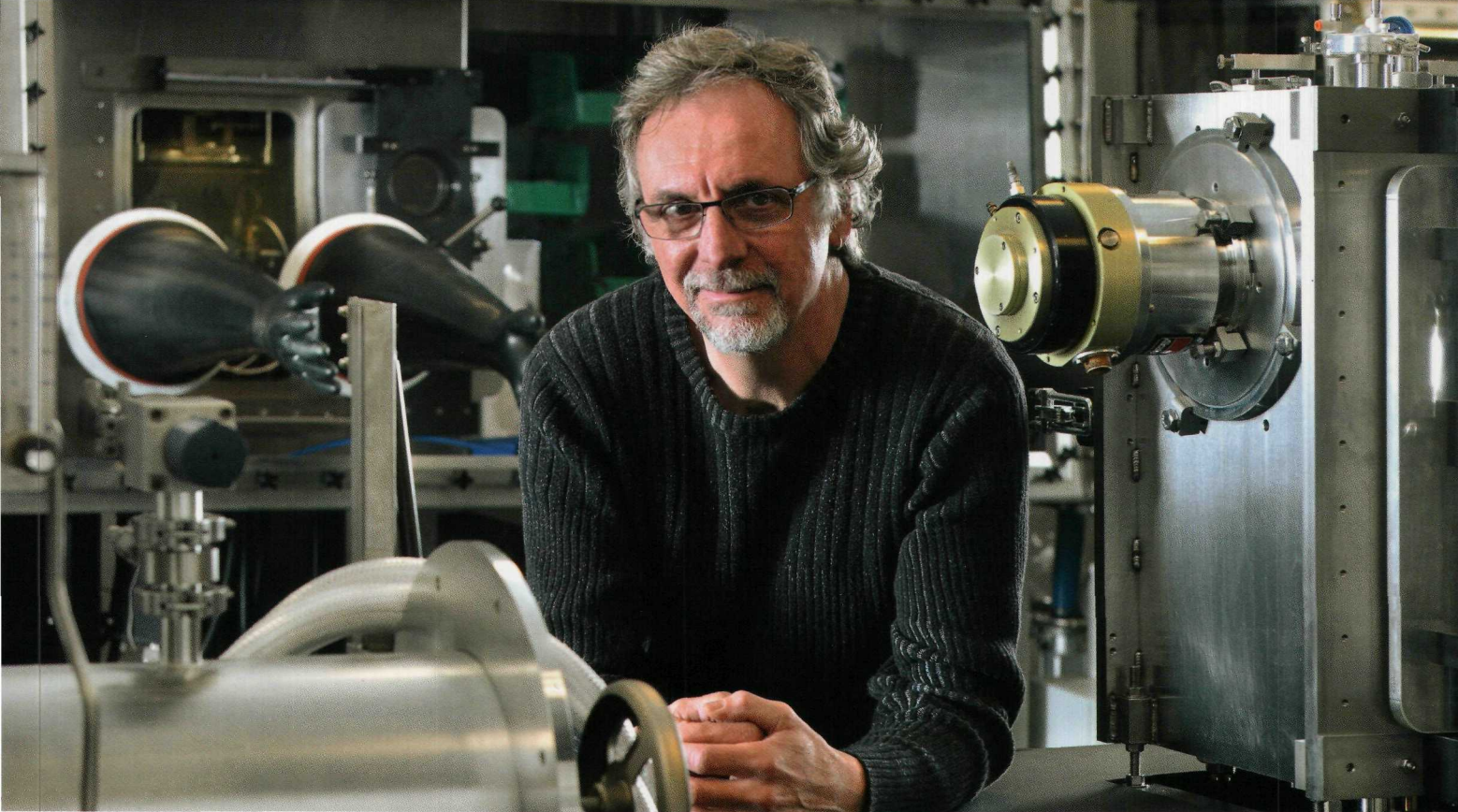
*Trovato Manufacturing builds research tools for OLED—Organic Light Emitting Diodes—a technology for energy-efficient displays and lighting. “Our customer base extends around the world,” says Tom Trovato, the company’s CEO. “This is a technology that is poised to capture 15-20% of the worldwide lighting market.” Tom and his wife started working with Tompkins Financial Advisors for wealth management. Soon after, they switched all of their banking and insurance to The Bank of Castile and Tompkins Insurance Agencies. “We’ve moved everything over there,” says Tom. “We like everyone we’ve met!” With funding from The Bank of Castile, Trovato Manufacturing just purchased a new 9,000 square foot facility. “This will give us a modern, new facility that will allow us to expand our production capability,” says Tom. “Tompkins and The Bank of Castile have been a great resource for us. They are part of my team.”*

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Western  
New York







Stephen Tarbell, Town Supervisor of Castile    Keith Granger, Mayor of the Village of Castile  
*Customers of Tompkins Insurance Agencies and The Bank of Castile*

Tompkins Insurance Agencies; Frank Vitagliano, Senior Vice President; Jason Beachel,  
Vice President; Kelly Herold, Claims Supervisor; Jay Bailey, Facilities Manager, The Bank of Castile

*On the morning of October 2, 2012, a fire in the village of Castile, NY destroyed the Town and Village Hall, as well as a restaurant next door.*

*Since both buildings were insured by Tompkins Insurance Agencies, Senior Vice President Frank Vitagliano and Claims Supervisor Kelly Herold were quickly notified. They were on the scene within an hour to help manage the claims process and provide encouragement to village residents.*

*Jay Bailey, facilities manager at The Bank of Castile, also arrived at the fire early that morning. He set up a tent for people affected by the fire, then brought them inside the bank itself to stay warm and await further news.*

*Minutes before a news conference, Mayor Keith Granger and Town Supervisor Stephen Tarbell received a message that brought them to the brink of tears. Stephen told the media: "The Bank of Castile has graciously offered two offices, one for the town and one for the village, to use free of charge until we get our building built."*

*Within two days, the town and village were set up in their own offices, complete with phone lines and IT services.*

*"That night really showed that we hadn't lost our roots," says Jay. "Even though the world has changed, we are still a community. In a small town when there is a tragedy like this, everyone pulls together."*







Joan Corwin, President   Seth Corwin, Vice President  
Chappaqua Transportation  
Customers of Mahopac National Bank

*Chappaqua Transportation, a school bus contractor, has a true small-town approach. "I've jumped in my car and picked up high school kids who missed the bus," says Joan Corwin, the company's president. "Every day is different. You never know who might have left a violin at home." Joan and her children wanted to find a bank that treated people in the same highly personal way. "That's why Mahopac National Bank appealed to us," she says. "They are down-to-earth people. You're not a number with them." Chappaqua relies on Mahopac National Bank for their checking accounts, line of credit and debit cards. And when Joan attends a Rotary meeting, she is pleased to see people from the bank there, too. "We trust them," she says. "They bend over backwards to help you. They just do a wonderful job."*



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## HUDSON VALLEY REGION

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*By staying true to our core values, Mahopac National Bank experienced growth in a challenging economic environment.*

*- Gerald J. Klein, Jr.*, President and CEO  
Mahopac National Bank

The bank remained focused on our primary businesses: local deposits and lending within the communities we serve. We enjoyed an increase in core deposits in 2012, a reflection of the faith our customers have in the strength of our bank.

This growth also represented a return on the investment made in developing our branches and expanding our reach, particularly in Westchester County. We relocated our Yonkers Avenue Branch to a highly visible location in a high-traffic area. This new branch, with drive-up banking, safe deposit boxes and expanded parking, has received exceptional feedback from existing customers while attracting many new ones. Soon after moving, new account openings at the branch were triple the baseline rate of new accounts prior to the move.

Mahopac National Bank continues to support the small and medium size businesses that are the backbone of the Hudson Valley Region through our dedication to commercial lending. In 2012, our commercial loan portfolio continued to grow as a result of our commitment to the Hudson Valley Region. Heading into 2013, our commercial loan pipeline of new loan opportunities was at its highest level in the last five years. Our commercial lenders and branch managers deserve credit for finding strong opportunities within the communities we serve.

With rates at historic lows, we served a growing demand for residential mortgages. This represented both new mortgages and refinance requests. In 2012,

residential mortgage volume increased by more than 30% overall.

Parts of our geography were devastated by Hurricane Sandy in October of 2012. Many of the families and businesses we serve experienced damage, losses and hardship. Mahopac National Bank joined together with Tompkins Financial to invest in the Hurricane Sandy Relief Loan Fund. The fund, coordinated by the New York Bankers Association, provides low-rate loans to businesses in our region that suffered losses in the storm.

We were pleased to be able to continue our support for over one hundred and sixty community organizations. In particular, Mahopac National Bank provided financial support and volunteers for four high-profile fund-raising events for the Cystic Fibrosis Foundation, the Maria Fareri Children's Hospital, the American Heart Association and the ALS Association this past year.

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*Tompkins Financial Advisors had another exceptional year in the Hudson Valley Region, with impressive revenue growth and client retention.*

*- Tiffany O'Toole*, Managing Director  
Tompkins Financial Advisors, Hudson Valley Region

Our wealth management firm experienced 25% revenue growth over the previous year with a 99% client retention rate. We continued to take a lead in promoting our services to professional and attorney Centers of Influence in our region, hosting a number of in-office educational seminars while also co-sponsoring significant area events. These and other efforts resulted in a nine-fold increase in our future fiduciary appointments.



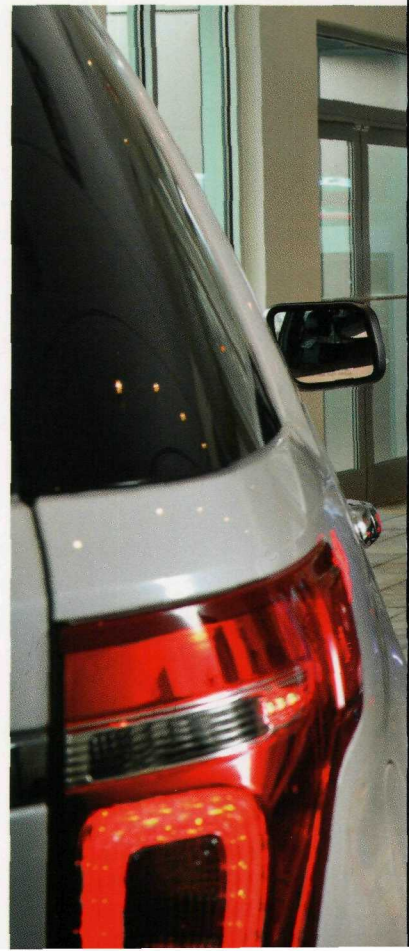


Richard D'Andrea, President Park Ford of Mahopac  
Customer of Mahopac National Bank

Beth Lewis, Vice President, Branch Manager, Mahopac National Bank  
Bill Dunkel, Vice President, Commercial Loan Officer, Mahopac National Bank

*Richie D'Andrea has an old-fashioned way of doing business. "We have a handshake approach," he says. "We're not looking to sell, we're looking to make friends." So when Richie moved his car dealership to Mahopac 12 years ago, he wanted a bank that had the same small town feel. He found Mahopac National Bank. "They make banking easy and painless," he says. "If we need something, they'll be in my office in an hour."*

*Richie relied on funding from Mahopac to expand his facility several times. "Even in times of contraction they were out there saying 'Yes.'" But the most important aspect of his relationship with Mahopac is the way their business philosophy mirrors his: "They treat me the same way I treat my customers and vendors," he says. "They stick with you through thick and thin."*







Mike Tremper, Vice President  
CAMO Pollution Control  
Customer of Mahopac National Bank

*Mike Tremper, Vice President of CAMO Pollution Control, believes in making things easy for his customers. And he expects the same kind of treatment from his bank. So when Mike's current bank started raising fees and reducing service, he took his accountant's advice and switched to Mahopac National Bank. "There are so many headaches in running a business," says Mike, whose company manages water and sewage treatment facilities for municipalities. "Dealing with your bank shouldn't be one of those headaches." The difference in working with Mahopac has been significant. "There's just an overall ease of banking," he says. "They cut through all the red tape." Best of all, Mike finally feels he has a bank that treats him the same way he treats his customers: "If we ever have an issue, we can call over there and they will be here in no time."*







Lynn McMaster, Executive Vice President  
Please Touch Museum  
Customer of Tompkins Insurance

*Filled with inventive, fun-filled learning opportunities, Please Touch Museum® is the hallmark museum experience for children 7 years and under. Founded in 1976, the museum is an interactive environment where “learning is child’s play™.” Also known as the Children’s Museum of Philadelphia™, it draws close to 600,000 visitors annually and employs nearly 200 people. “We want to make sure our employees have the best options for their benefits,” says Lynn McMaster, Executive Vice President of the museum. “That’s why we work with Tompkins Insurance.” Tompkins Insurance has helped the museum to identify the best health, life and disability insurance options for their employees, while identifying effective ways to keep costs under control. “They have advocated tirelessly for our employees,” says Lynn. “If we need help with a billing issue or resolving a claim, Tompkins is our biggest ally.”*



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## SOUTHEASTERN PENNSYLVANIA

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*With cultures and values that were strikingly similar, VIST Bank and Tompkins Financial experienced a merger that was highly productive and nearly seamless.*

- **Robert D. Davis**, President and CEO, VIST Bank

In every step of the merger between Tompkins Financial and VIST, a simple guiding principle was followed: It's not the Tompkins way. It's not the VIST way. It's the best way.

One of the most significant results of the merger has been an expansion in VIST Bank's lending capabilities. Our legal lending limit has more than doubled, enabling us to originate and approve a number of loans that would previously have been out of reach for the bank. This change in our lending limit not only benefits the bank, but helps us to be even more effective in building the economies of the communities we serve.

In December, we had a successful conversion to a new operating system that is shared with Tompkins. This conversion, while large, proceeded smoothly and with no significant customer loss or service interruption. We appreciate the efforts of all those employees who made this transition a success.

Our commitment to our communities continued unabated in 2012. VIST Bank made significant financial contributions to numerous community organizations, while our leaders were represented on virtually every major non-profit board in our region.

VIST Bank has always had a simple core goal: wherever our customers have a financial need, we will provide the solution that best meets it. Through our merger with Tompkins Financial, we have taken a large step forward in fulfilling that promise.

*The combination of our insurance services with those of Tompkins produced synergies arising from both organizations.*

- **Mike Herr**, Executive Vice President  
Tompkins Insurance Agencies, Inc.  
Southeastern Pennsylvania

The merger of our two insurance organizations built up the organization in important ways. VIST contributed expertise in the employee benefits area with their knowledge of larger employee groups, while Tompkins provided efficient and effective management of their 28,000 personal insurance clients. The merger is expected to nearly double the annual revenue of Tompkins Insurance Agencies. This doubling of scale will enable further growth by providing us with the ability to negotiate more comprehensive programs at more affordable cost for our customers. In addition, Tompkins brings claim strategies to Pennsylvania which have yielded a 99% satisfaction rate in New York.

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*The merger also expanded our capabilities in the area of wealth management and estate planning*

- **Robert Muti**, CFA Managing Director

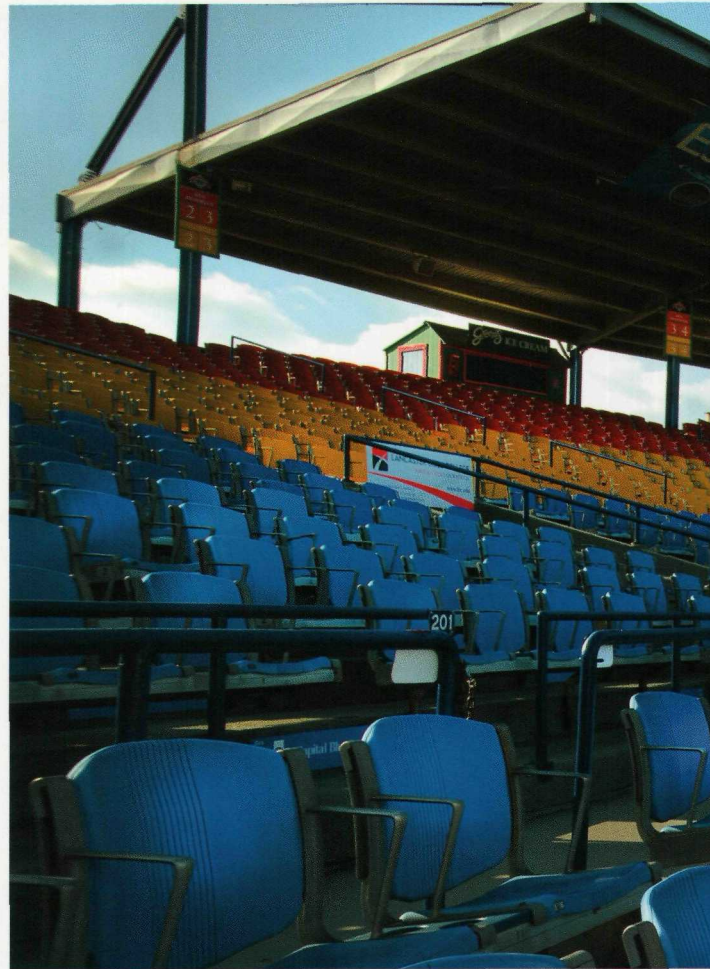
Through Tompkins Trust Company, we now have access to trust powers that will enable us to serve our customers at every stage of their lives. In 2013, we will focus on the human resources necessary to take advantage of these new opportunities in trusts and estates.



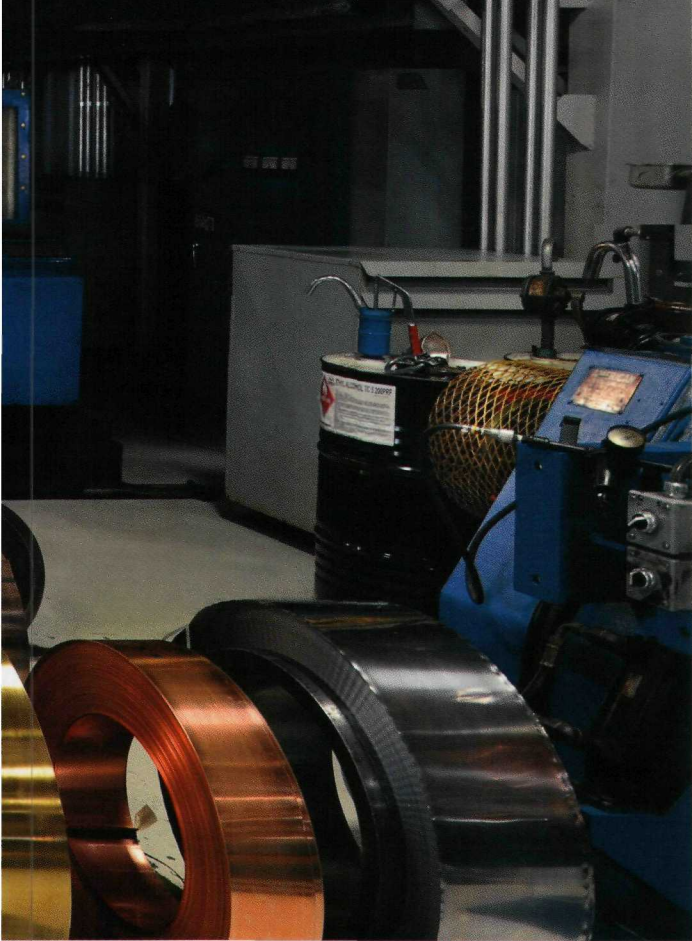


Scott Hunsicker, General Manager  
Reading Fightin Phils  
Customer of VIST Bank, Tompkins Insurance  
and Wealth Management Services

*When fans of the Reading Fightin Phils come to opening night in 2013, they will be greeted by an impressive sight: a brand new video board that triples the square footage of the previous one. "It's 30 feet high and 60 feet wide," says General Manager Scott Hunsicker. "With its combination of clarity and size, it's one of the best in the country." The Fightin Phils worked closely with VIST Bank to arrange the financing for the video board. "The terms were great—and they made the process easy," says Scott. The team also works with Tompkins Insurance for all of their employee benefits, and with Wealth Management for their 401(k) retirement plan. "Three generations of fans have been coming to this same great ballpark. We appreciate having a partner that can help us make that experience even better."*

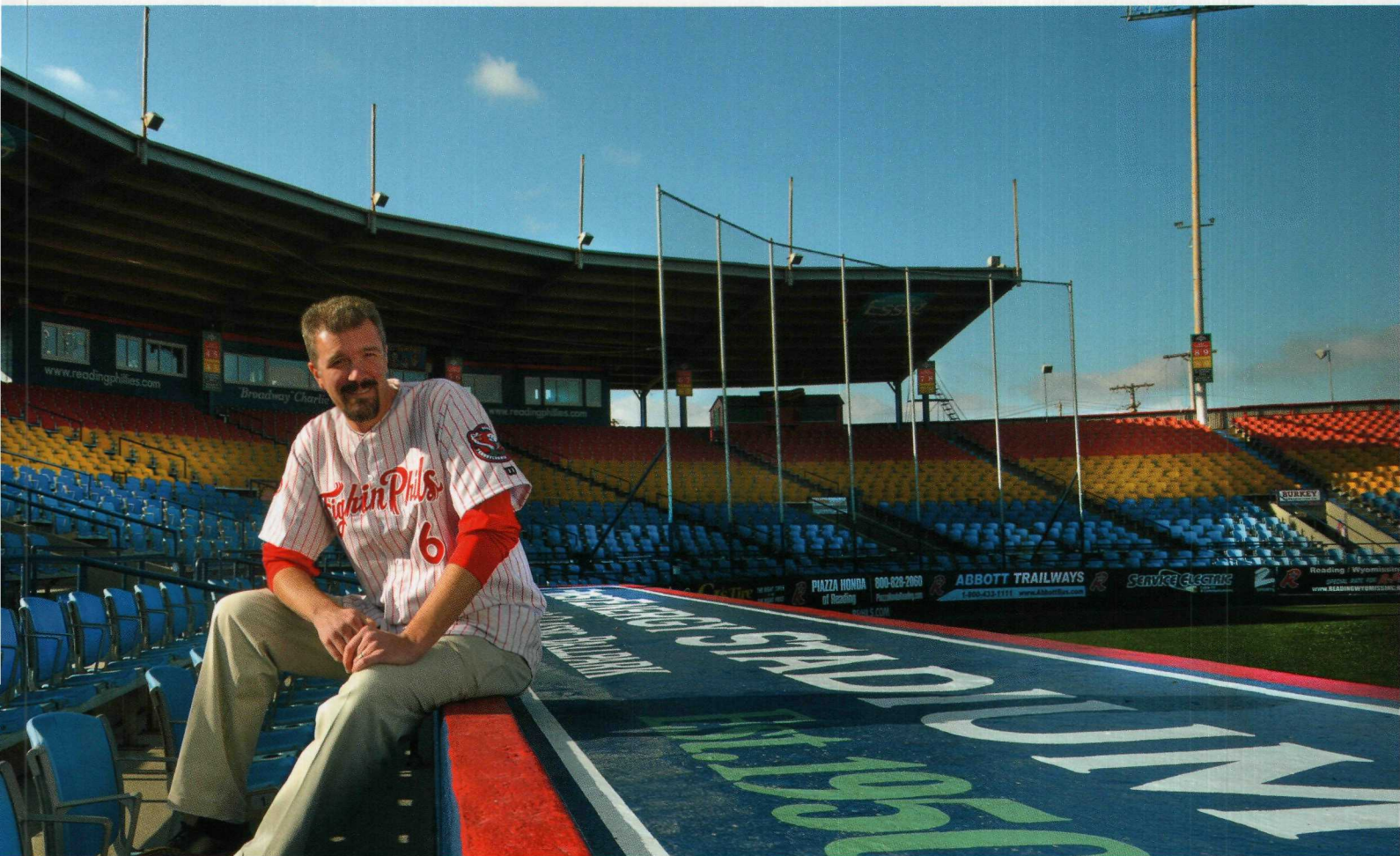






Charlie Bernard, President  
Eagle Brass  
Customer of VIST Bank and Tompkins Insurance  
Joe Butto, Senior Vice President, VIST Bank

*When the telecom industry contracted in 2001, re-roll mills like Eagle Brass—major suppliers of components to telecom companies—were hit hard. Though his company had been consistently profitable, Charlie Bernard, the company’s president, couldn’t get his current bank to even return his calls. Charlie reached out to several banks that had called on him through the years. None of them wanted his business. “So I called the CEO of VIST Bank,” says Charlie. “And he said he would be here the next morning.” VIST did more than lend Charlie the money he needed; the bank took on all of Eagle Brass’s business. Since then, Eagle Brass has tripled in size. “The one time you really need your bank is when things are tough,” says Charlie. “My back was against the wall, and VIST was there for me. You’re just loyal forever to a bank like that.”*





# CONSOLIDATED STATEMENTS OF CONDITION

{IN THOUSANDS, EXCEPT SHARE AND PER SHARE DATA}

AS OF DECEMBER 31,  
2012                      2011

## Assets

Cash and noninterest bearing balances due from banks	\$ 117,448	\$ 47,297
Interest bearing balances due from banks	1,482	2,170
Money market funds	0	100
<b>Cash and Cash Equivalents</b>	<b>118,930</b>	<b>49,567</b>
Trading securities, at fair value	16,450	19,598
Available-for-sale securities, at fair value (amortized cost of \$1,349,416 at December 31, 2012 and \$1,104,853 at December 31, 2011)	1,393,340	1,143,546
Held-to-maturity securities, fair value of \$25,163 at December 31, 2012, and \$27,255 at December 31, 2011	24,062	26,673
Originated loans and leases, net of unearned income and deferred costs and fees	2,133,106	1,981,849
Less: Allowance for originated loans and lease losses	24,643	27,593
Acquired loans and leases, covered	37,600	0
Acquired loans and leases, noncovered	783,904	0
<b>Net Loans and Leases</b>	<b>2,929,967</b>	<b>1,954,256</b>
FDIC Indemnification Asset	4,385	0
Federal Home Loan Bank stock and Federal Reserve Bank stock	19,388	19,070
Bank premises and equipment, net	54,581	44,712
Corporate owned life insurance	65,102	43,044
Goodwill	92,305	43,898
Other intangible assets, net	18,643	4,096
Accrued interest and other assets	100,044	51,788
<b>Total Assets</b>	<b>\$4,837,197</b>	<b>\$3,400,248</b>

## Liabilities

Deposits:		
Interest bearing:		
Checking, savings, and money market	2,144,367	1,356,870
Time	973,883	687,321
Noninterest bearing	831,919	616,373
<b>Total Deposits</b>	<b>3,950,169</b>	<b>2,660,564</b>
Federal funds purchased and securities sold under agreements to repurchase	213,973	169,090
Other borrowings, including certain amounts at fair value of \$11,847 at December 31, 2012 and \$12,093 at December 31, 2011	111,848	186,075
Trust preferred debentures	43,668	25,065
Other liabilities	76,179	60,311
<b>Total Liabilities</b>	<b>\$4,395,837</b>	<b>\$3,101,105</b>

## Equity

Tompkins Financial Corporation shareholders' equity:		
Common stock – par value \$.10 per share: Authorized 25,000,000 shares; Issued: 14,426,711 shares at December 31, 2012; and 11,159,466 shares at December 31, 2011	1,443	1,116
Additional paid-in capital	334,649	206,395
Retained earnings	108,709	96,445
Accumulated other comprehensive loss	(2,106)	(3,677)
Treasury stock, at cost – 100,054 shares at December 31, 2012, and 95,105 shares at December 31, 2011	(2,787)	(2,588)
<b>Total Tompkins Financial Corporation Shareholders' Equity</b>	<b>439,908</b>	<b>297,691</b>
Noncontrolling Interests	1,452	1,452
<b>Total Equity</b>	<b>\$ 441,360</b>	<b>\$ 299,143</b>
<b>Total Liabilities and Equity</b>	<b>\$4,837,197</b>	<b>\$3,400,248</b>



# CONSOLIDATED STATEMENTS OF INCOME

YEAR ENDING DECEMBER 31,

{IN THOUSANDS, EXCEPT PER SHARE DATA}

2012

2011

2010

## Interest and Dividend Income

Loans	\$124,662	\$103,998	\$106,357
Due from banks	32	12	31
Federal funds sold	2	7	17
Trading securities	744	873	1,084
Available-for-sale securities	31,232	30,103	33,989
Held-to-maturity securities	860	1,185	1,535
Federal Home Loan Bank stock and Federal Reserve Bank stock	824	910	1,049
<b>Total Interest and Dividend Income</b>	<b>158,356</b>	<b>137,088</b>	<b>144,062</b>

## Interest Expense

Time certificates of deposit of \$100,000 or more	3,322	3,292	4,297
Other deposits	8,910	9,795	13,380
Federal funds purchased and securities sold under agreements to repurchase	4,451	4,872	5,418
Trust preferred debentures	2,094	1,580	1,581
Other borrowings	5,436	6,143	7,611
<b>Total Interest Expense</b>	<b>24,213</b>	<b>25,682</b>	<b>32,287</b>
<b>Net Interest Income</b>	<b>134,143</b>	<b>111,406</b>	<b>111,775</b>
Less: Provision for Loan and Lease Losses	8,837	8,945	8,507
<b>Net Interest Income After Provision for Loan and Lease Losses</b>	<b>125,306</b>	<b>102,461</b>	<b>103,268</b>

## Noninterest Income

Insurance commissions and fees	19,421	13,542	12,738
Investment services income	14,340	14,287	14,329
Service charges on deposit accounts	7,441	8,491	8,554
Card services income	6,030	5,060	4,285
Mark-to-market (loss) gain on trading securities	(332)	62	219
Mark-to-market gain (loss) on liabilities held at fair value	246	(464)	(441)
Net other-than-temporary impairment losses <sup>1</sup>	(196)	(65)	(34)
Other income	7,534	6,705	6,331
Net gain on securities transactions	324	396	178
<b>Total Noninterest Income</b>	<b>54,808</b>	<b>48,014</b>	<b>46,159</b>

## Noninterest Expenses

Salaries and wages	51,700	44,140	42,530
Pension and other employee benefits	18,075	14,275	14,523
Net occupancy expense of premises	8,969	7,117	7,161
Furniture and fixture expense	4,996	4,463	4,421
FDIC insurance	2,685	2,527	3,768
Amortization of intangible assets	1,264	589	762
Merger and integration related expenses	15,584	174	0
Other operating expenses	34,335	25,267	25,880
<b>Total Noninterest Expenses</b>	<b>137,608</b>	<b>98,552</b>	<b>99,045</b>
<b>Income Before Income Tax Expense</b>	<b>42,506</b>	<b>51,923</b>	<b>50,382</b>
<b>Income Tax Expense</b>	<b>11,090</b>	<b>16,373</b>	<b>16,420</b>
<b>Net Income Attributable to Noncontrolling Interests and Tompkins Financial Corporation</b>	<b>31,416</b>	<b>35,550</b>	<b>33,962</b>
Less: Net Income Attributable to Noncontrolling Interests	131	131	131
<b>Net Income Attributable to Tompkins Financial Corporation</b>	<b>\$31,285</b>	<b>\$35,419</b>	<b>\$33,831</b>
<b>Basic earnings per share</b>	<b>\$2.44</b>	<b>\$3.21</b>	<b>\$3.13</b>
<b>Diluted earnings per share</b>	<b>\$2.43</b>	<b>\$3.20</b>	<b>\$3.11</b>

1. In 2012, other-than-temporary impairment ("OTTI") on securities available-for-sale totaling \$196,000 was recognized in noninterest income. There were no additional non-credit OTTI losses on these securities in 2012. In 2011, OTTI on securities available-for-sale totaling \$178,000 was recognized, which included \$113,000 in non-credit impairment losses recognized in accumulated other comprehensive income, and \$65,000 of OTTI losses recognized in noninterest income. In 2010, OTTI on securities available-for-sale totaling \$34,000 was recognized in noninterest income. There were no additional non-credit OTTI losses on these securities in 2010.

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Consolidated  
Statements of  
Income

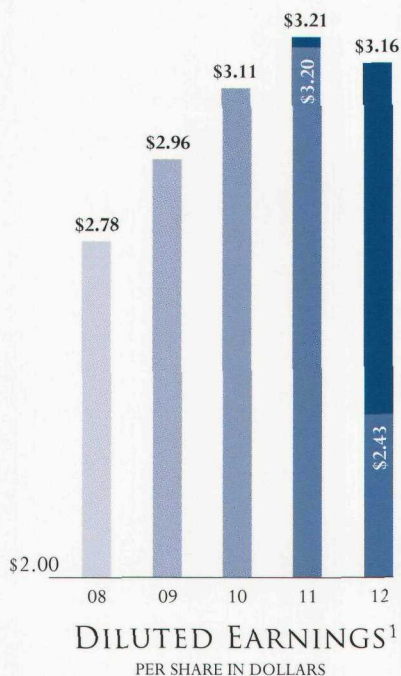


## MARKET FOR REGISTRANT'S COMMON EQUITY, RELATED STOCKHOLDER MATTERS AND ISSUER PURCHASES OF EQUITY SECURITIES

The Company's common stock is traded under the symbol "TMP" on the NYSE MKT LLC. The high and low closing sale prices, which represent actual transactions as quoted on the Exchange, of the Company's common stock for each quarterly period in 2011 and 2012 are presented to the right. The per share dividends paid by the Company in each quarterly period in 2011 and 2012 and the payment dates of these dividends are also presented.

		Market Price		Cash Dividends	
		High	Low	Amount	Date Paid
2011	1st Quarter	\$41.85	\$39.15	\$.34	2/15/11
	2nd Quarter	42.20	36.43	.34	5/16/11
	3rd Quarter	41.00	34.01	.36	8/15/11
	4th Quarter	40.49	33.75	.36	11/15/11
2012	1st Quarter	\$43.13	\$38.90	\$.36	2/15/12
	2nd Quarter	40.69	35.82	.36	5/15/12
	3rd Quarter	42.52	37.30	.36	8/15/12
	4th Quarter	41.67	36.85	.38	11/15/12

As of February 25, 2013, there were approximately 3,517 holders of record of the Company's common stock.



1. The lighter shaded sections of the bars reflects GAAP earnings per share. The darker shaded sections in 2011 and 2012 reflect the after-tax impact of merger related expenses as well as other nonrecurring items. Refer to the Company's Form 10-K for the calculation of these non-GAAP measures.

## REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

The Board of Directors and Shareholders of Tompkins Financial Corporation,

We have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States), the consolidated statements of condition of Tompkins Financial Corporation and subsidiaries as of December 31, 2012 and 2011, and the related consolidated statements of income, comprehensive income, changes in shareholders' equity, and cash flows for each of the years in the three-year period ended December 31, 2012 (not presented herein); and in our report dated March 18, 2013 we expressed an unqualified opinion on those consolidated financial statements.

In our opinion, the information set forth in the accompanying consolidated condensed financial statements is fairly stated, in all material respects, in relation to the consolidated financial statements from which it has been derived.

**KPMG LLP**

Syracuse, NY  
March 18, 2013





## TOMPKINS FINANCIAL CORPORATION BOARD OF DIRECTORS

FROM LEFT TO RIGHT:

- Paul J. Battaglia, CPA** Managing Director, Freed Maxick & Battaglia, CPAs, P.C.  
**John E. Alexander** Founder, The CBORD Group, Inc.  
**Frank C. Milewski** Regional President, Providence Service Corporation  
**James W. Fulmer** Vice Chairman, Tompkins Financial; Chairman, President & CEO, The Bank of Castile  
**Patricia A. Johnson** Treasurer, Cornell University  
**Carl E. Haynes** President, Tompkins Cortland Community College  
**Daniel J. Fessenden** Executive Director, Fred L. Emerson Foundation, Inc.  
**James J. Byrnes** Chairman  
**Stephen S. Romaine** President & CEO  
**Thomas R. Rochon** President, Ithaca College  
**William D. Spain, Jr.** Chairman, Mahopac National Bank; Managing Partner, Spain & Spain, PC  
**Michael H. Spain** President, Spain Agency, Inc.  
**Alfred J. Weber** President, Tweed-Weber, Inc.  
**James R. Hardie** Vice Chairman, Tompkins Insurance Agencies, Inc.  
**Susan A. Henry, Ph.D** Professor, Department of Molecular Biology & Genetics, Cornell University  
**Reeder D. Gates** Retired President, R.D. Gates Ltd.  
**Sandra A. Parker** President & CEO, Rochester Business Alliance  
**Craig Yunker** Managing Partner, CY Farms

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Tompkins  
 Financial  
 Board of Directors  
 & Leadership Team



## TOMPKINS FINANCIAL CORPORATION LEADERSHIP TEAM

FROM LEFT TO RIGHT:

- David S. Boyce** President & CEO, Tompkins Insurance Agencies, Inc.  
**Francis M. Fetsko** Executive Vice President, CFO, COO & Treasurer  
**Rosemary G. Hyland** Senior Vice President, Director of Human Resources  
**Stephen S. Romaine** President & CEO, Tompkins Financial Corporation  
**Gregory J. Hartz** President & CEO, Tompkins Trust Company  
**Gerald J. Klein, Jr.** President & CEO, Mahopac National Bank  
**Susan M. Valenti** Senior Vice President, Corporate Marketing Officer  
**Robert D. Davis** President & CEO, VIST Bank  
**James W. Fulmer** Chairman, President & CEO, The Bank of Castile



## BOARDS OF DIRECTORS

### Tompkins Trust Company

**James J. Byrnes**  
*Chairman*

**Gregory J. Hartz**  
*President & CEO*

**John E. Alexander**  
Founder  
The CBORD Group, Inc.

**Daniel J. Fessenden**  
Executive Director  
Fred L. Emerson Foundation, Inc.

**Reeder D. Gates**  
Retired President  
R.D. Gates, Ltd.

**Carl E. Haynes**  
President, Tompkins Cortland  
Community College

**Susan A. Henry, Ph.D**  
Professor, Department of  
Molecular Biology and Genetics  
Cornell University

**Patricia A. Johnson**  
Treasurer, Cornell University

**Thomas R. Rochon**  
President, Ithaca College

**Stephen S. Romaine**  
President & CEO  
Tompkins Financial Corporation

### The Bank of Castile

**James W. Fulmer**  
*Chairman, President & CEO*

**Paul J. Battaglia, CPA**  
Managing Director  
Freed Maxick & Battaglia,  
CPAs, P.C.

**Joseph G. Buccì**  
Co-founder & Vice Chairman  
American Rock Salt Co., Inc.  
Founder & Owner, Buccì  
Real Estate

**Phillip J. Clark, P.E.**  
Chairman & CEO  
Clark Patterson Lee

**Thomas E. Cushing**  
Vice President  
Secretary-Treasurer  
J.O. Cook, Inc.

**David N. DeLaVergne**  
Retired Senior Vice President  
The Bank of Castile

**John P. Linfoot\***  
President  
John P. Linfoot, Inc.

**John D. McClurg**  
President  
McClurg Chrysler  
Dodge Jeep, Inc.  
& McClurg Chevrolet Buick, Inc.

**Sandra A. Parker**  
President & CEO  
Rochester Business Alliance

**Stephen S. Romaine**  
President & CEO  
Tompkins Financial Corporation

**Stephen R. Stoddard, DVM**  
Perry Veterinary Clinic

**Craig Yunker**  
Managing Partner  
CY Farms

\* Retiring April, 2013

### Mahopac National Bank

**William D. Spain, Jr.**  
*Chairman*  
Managing Partner  
Spain & Spain, PC

**Gerald J. Klein, Jr.**  
*President & CEO*

**James J. Byrnes**  
Chairman  
Tompkins Financial Corporation

**James W. Fulmer**  
Vice Chairman  
Tompkins Financial Corporation

**Stephen S. Romaine**  
President & CEO  
Tompkins Financial Corporation

**C. Compton Spain**  
Attorney, Spain & Spain, PC

**Michael Spain**  
President, Spain Agency, Inc.

### VIST Bank

**Alfred J. Weber**  
*Chairman*  
President, Tweed-Weber, Inc.

**Robert D. Davis**  
*President & CEO*

**Edward C. Barrett, CPA**  
EVP & CFO

**James H. Burton**  
President  
Manchester Copper Products, LLC

**James W. Fulmer**  
Vice Chairman  
Tompkins Financial Corporation

**Philip E. Hughes, Esq., CPA**  
Vice Chairman  
Keystone Industries

**Frank C. Milewski**  
Regional President  
Providence Service Corporation

**Harry J. O'Neill, III**  
President, Empire Group

**Karen A. Rightmire**  
President  
The Wyomissing Foundation

**Stephen S. Romaine**  
President & CEO  
Tompkins Financial Corporation

### Tompkins Insurance Agencies

**James W. Fulmer**  
*Chairman*  
Vice Chairman  
Tompkins Financial Corporation

**James R. Hardie**  
*Vice Chairman*

**David S. Boyce**  
*President & CEO*

**Stephen S. Romaine**  
President & CEO  
Tompkins Financial Corporation

**Frank Vitagliano, Jr.**  
Senior Vice President



# CORPORATE INFORMATION

## Tompkins Financial Corporation Corporate Officers

**Stephen S. Romaine**  
President & CEO

**James W. Fulmer**  
Vice Chairman

**David S. Boyce**  
Executive Vice President

**Robert D. Davis**  
Executive Vice President

**Francis M. Fetsko**  
Executive Vice President  
CFO, COO & Treasurer

**Gregory J. Hartz**  
Executive Vice President

**Gerald J. Klein, Jr.**  
Executive Vice President

**Rosemary G. Hyland**  
Senior Vice President  
Director of Human Resources

**Bradley G. James**  
Senior Vice President  
Chief Technology Officer

**Susan M. Valenti**  
Senior Vice President  
Corporate Marketing Officer

**Gregory H. Smith**  
Vice President &  
Corporate Risk Manager

**Janet L. Hewitt**  
Assistant Vice President  
Corporate Administrative &  
Investor Relations Officer

**Kathleen A. Manley**  
Assistant Vice President &  
Corporate Secretary

**Corporation Office**  
Tompkins Financial Corporation  
P.O. Box 460  
Ithaca, NY 14851  
(607) 273-3210

Website:  
[www.tompkinsfinancial.com](http://www.tompkinsfinancial.com)  
E-mail:  
[shareholder@tompkinsfinancial.com](mailto:shareholder@tompkinsfinancial.com)

## Subsidiaries

Tompkins Trust Company  
P.O. Box 460  
Ithaca, NY 14851  
(607) 273-3210  
[www.tompkinstrust.com](http://www.tompkinstrust.com)

The Bank of Castile  
90 Main St.  
Batavia, NY 14020  
(585) 345-0122  
[www.bankofcastile.com](http://www.bankofcastile.com)

Mahopac National Bank  
1441 Route 22  
Brewster, NY 10509  
(845) 278-1000  
[www.mahopacnationalbank.com](http://www.mahopacnationalbank.com)

VIST Bank  
PO Box 6219  
Wyomissing, PA 19610  
(610) 478-9922  
[www.vistbank.com](http://www.vistbank.com)

Tompkins Insurance Agencies, Inc.  
90 Main St.  
Batavia, NY 14020  
(585) 344-0833  
[www.tompkinsins.com](http://www.tompkinsins.com)

Tompkins Financial Advisors  
Western New York  
179 Sully's Trail, Suite 200  
Pittsford, NY 14534  
(585) 248-0050  
[www.tompkinsfinancialadvisors.com](http://www.tompkinsfinancialadvisors.com)

Tompkins Financial Advisors  
Central New York  
119 East Seneca St.  
Ithaca, NY 14851  
(607) 273-0037  
[www.tompkinsfinancialadvisors.com](http://www.tompkinsfinancialadvisors.com)

Tompkins Financial Advisors  
Hudson Valley  
10 Bank St.  
White Plains, NY 10606  
(914) 946-1277  
[www.tompkinsfinancialadvisors.com](http://www.tompkinsfinancialadvisors.com)

**Stock Listing**  
Tompkins Financial Corporation  
common stock is traded on the  
NYSE MKT LLC under the symbol  
TMP.

The Tompkins Financial Stock Purchase Plan is administered by the American Stock Transfer & Trust Company, LLC as transfer agent for Tompkins Financial Corporation. It offers a convenient way for shareholders to increase their investment in the Company. The plan enables shareholders to reinvest all or part of their cash dividends or to make optional cash payments, with some restrictions, in order to purchase shares of Tompkins Financial Corporation common stock without incurring charges for brokerage commissions or service charges. Shareholders who are interested in the plan may receive enrollment information and a plan enrollment application by contacting:

American Stock Transfer & Trust  
Company, LLC  
Toll-free number: 1-877-573-4008  
Internet: [www.amstock.com](http://www.amstock.com)

Mailing address:  
American Stock Transfer & Trust  
Company, LLC  
Attn: Dividend Reinvestment  
Department  
P.O. Box 922  
Wall Street Station  
New York, NY 10269-0560

For answers to many of your  
shareholder questions or to request  
forms, visit American Stock Transfer  
& Trust Company's website  
[www.amstock.com](http://www.amstock.com) or contact:

American Stock Transfer & Trust  
Company, LLC  
Shareholder Relations  
6201 15th Avenue  
Brooklyn, NY 11219

Overnight address:  
6201 15th Avenue  
Brooklyn, NY 11219

1-800-937-5449 or 1-718-921-8200  
E-mail address: [info@amstock.com](mailto:info@amstock.com)

Also, Tompkins Financial Stock  
Purchase Plan enrollment information  
can be requested and shareholder  
questions answered by contacting  
the Company:

Janet L. Hewitt, AVP  
Tompkins Financial Corporation  
P.O. Box 460  
Ithaca, NY 14851

1-888-503-5753 or 1-607-274-2004  
E-mail address:  
[jhewitt@tompkinstrust.com](mailto:jhewitt@tompkinstrust.com)

Form 10-K  
Copies of the Company's Form 10-K  
(Annual Report) for 2012, filed  
with the Securities and Exchange  
Commission, may be obtained by  
shareholders, by written request, from  
Francis M. Fetsko, Executive Vice  
President and Chief Financial Officer,  
P.O. Box 460, Ithaca, NY 14851.  
Copies can also be obtained from our  
website: [www.tompkinsfinancial.com](http://www.tompkinsfinancial.com)

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Corporate  
Information

## Go Green

If you would like to  
receive future Tompkins  
Financial Corporation  
Corporate Reports  
and proxy materials electronically,  
please follow the instructions on your  
proxy card for voting via the internet  
and select the option for electronic  
transmission of proxy materials.



The savings below are achieved  
when PC recycled paper is used in  
place of virgin fiber. This project  
uses 5,800 lbs of paper which has a  
postconsumer recycled percentage of  
10%.

2 trees preserved for the future

7 lbs waterborne waste not created

999 gallons wastewater flow saved

111 lbs solid waste not generated

218 lbs net greenhouse gases prevented

1,666,000 BTUs energy not consumed



