

**TOMPKINS FINANCIAL CORPORATION
COMMUNICATION WITH THE BOARD OF DIRECTORS**

Following was approved by the Tompkins Financial Corporation Board of Directors at the **January 28, 2016** meeting and is to be disclosed in the Proxy Statement per SEC rules: Stockholder communications to the Board of Directors may be addressed to the Board as follows:

Board of Directors
Tompkins Financial Corporation
P.O. Box 460
Ithaca, NY 14851

All such communications from stockholders will be reviewed by the Chairman of the Board or the Chairman of the Nominating & Corporate Governance Committee, both of whom are independent directors. If s/he feels that the communication should be forwarded to all directors and/or otherwise presented to the Board, it will be done.