



DIVISION OF
CORPORATION FINANCE

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

January 8, 2013

Via Fax

Francis M. Fetsko
Executive Vice President and
Chief Financial Officer
Tompkins Financial Corporation
The Commons, P.O. Box 460
Ithaca, NY 14851

Re: Tompkins Financial Corporation
Form 10-K for Fiscal Year Ended December 31, 2011
Filed March 9, 2012
File No. 001-12709

Dear Mr. Fetsko:

We have completed our review of your filings. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filings and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filing to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ John P. Nolan

John P. Nolan
Senior Assistant Chief Accountant