TOMPKINS FINANCIAL CORP

Reminder: Report on a separate line for each class of

securities beneficially owned directly or indirectly.

Form 5

February 12, 2009

OMB APPROVAL FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... 1.0 may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4 Transactions Reported 1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer FETSKO FRANCIS M Symbol TOMPKINS FINANCIAL CORP (Check all applicable) [TMP] (Middle) 3. Statement for Issuer's Fiscal Year Ended (Last) (First) Director 10% Owner _ Officer (give title Other (specify (Month/Day/Year) below) below) 12/31/2008 EVP, CFO & Treasurer TOMPKINS FINANCIAL CORPORATION, Â PO BOX #460 (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting Filed(Month/Day/Year) (check applicable line) ITHACA, NYÂ 14851 _X_ Form Filed by One Reporting Person Form Filed by More than One Reporting (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 5. Amount of 6. Ownership 7. Nature of 3. 4. Securities Security (Month/Day/Year) Execution Date, if Transaction Acquired (A) or Securities Form: Direct Indirect (Instr. 3) Code Disposed of (D) Beneficially (D) or Beneficial (Month/Day/Year) (Instr. 8) (Instr. 3, 4 and 5) Owned at end Indirect (I) Ownership of Issuer's (Instr. 4) (Instr. 4) Fiscal Year (A) (Instr. 3 and or Price Amount (D) Common \$ (1) 2,342 Â Stock -11/14/2008 L 153 D 401k/esop Common Â Â Â Â Â Â D 1.831 Stock

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SEC 2270

(9-02)

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$\label{thm:convergence} \begin{tabular}{ll} Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned \\ (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	Secu Acqu (A) o	vative arities aired or osed O) r. 3,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amoun or Number of Shares
Incentive Stock Option (Right to Buy)	\$ 28.36	Â	Â	Â	Â	Â	(2)	07/24/2011	Common Stock	4,659
Incentive Stock Option (Right to Buy)	\$ 32.23	Â	Â	Â	Â	Â	(2)	09/30/2012	Common Stock	7,986
Incentive Stock Option (Right to Buy)	\$ 39.34	Â	Â	Â	Â	Â	(2)	05/03/2014	Common Stock	6,052
Incentive Stock Option (Right to Buy)	\$ 42.39	Â	Â	Â	Â	Â	(3)	01/23/2016	Common Stock	7,260
Incentive Stock Option (Right to Buy)	\$ 41	Â	Â	Â	Â	Â	(3)	11/29/2017	Common Stock	3,748
Non-qualified Stock Option (Right to Buy)	\$ 39.34	Â	Â	Â	Â	Â	(2)	05/03/2014	Common Stock	4,837
Non-qualified Stock Option (Right to Buy)	\$ 42.39	Â	Â	Â	Â	Â	(3)	01/23/2016	Common Stock	3,740
Non-qualified Stock Option (Right to Buy)	\$ 41	Â	Â	Â	Â	Â	(3)	11/29/2017	Common Stock	6,252

Reporting Owners

Reporting Owner Name / Address	Relationships						
• 0	Director	10% Owner	Officer	Other			

Reporting Owners 2

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FETSKO FRANCIS M TOMPKINS FINANCIAL CORPORATION PO BOX #460 ITHACA, NYÂ 14851

 \hat{A} \hat{A} \hat{A} \hat{A} EVP, CFO \hat{A} & Treasurer

Signatures

/s/ Francis M. 02/12/2009 Fetsko

**Signature of Date
Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Shares acquired through reinvestment of quarterly cash dividends.
- (2) The stock option becomes exercisable in four annual installments commencing two years after the date of grant.
- (3) The stock option becomes exercisable in six annual installments commencing two years after the date of grant.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

Signatures 3