

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

The following was approved by the Tompkins Financial Corporation Board of Directors at the **January 29, 2026** board of directors meeting and is to be disclosed in the Proxy Statement per SEC rules:

Shareholders may communicate with the Company's Board of Directors by writing to the following address:

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

All such communications from shareholders will be reviewed by the Chair of the Board or the Chair of the Nominating and Corporate Governance Committee, each of whom is an Independent Director, and, if they determine that a communication should be reviewed by the full Board it will be presented to the Board for review and consideration.