

# ***TOMPKINS FINANCIAL CORPORATION***

## ***Credit Oversight Committee Charter***

### **Membership**

Members to be appointed by the Board of Directors annually.

### **Responsibilities**

This board committee is charged with the general oversight of the Commercial, Consumer and Residential Mortgage portfolios across the affiliates of Tompkins Financial Corporation. In addition, the committee will be asked to approve larger commercial relationships in excess of \$20 Million in borrowings and relationships often referred to as Middle Market.

Some specific areas to be monitored are:

- Commercial Loan Origination Activity
- Commercial Loan Pipeline
- Middle Market Lending
- Credit Quality
- Portfolio Concentrations and Growth Rates
- Consumer and Residential Mortgage Lending
- Regulatory Matters
- Risk Rating Migration Analysis
- Small Business Lending
- CPC Working Group
- Market Overview/Economic Environment

In addition, the Committee would also:

- Affirm comfort levels for the corporation and the individual affiliates as proposed by the Credit Policy Committee.
- Approve policy changes related to the credit area
- Review with chairman of CPC, or others as appropriate, the Large Credits of Concern Report prior to going to the TMP board.

The Committee will meet on a quarterly basis. A final report will be presented to the TMP board by the committee chairman.