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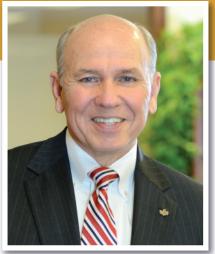
TOMPKINS VIST BANK'S SCOTT L. GRUBER TO RETIRE, GINGER KUNKEL NAMED SUCCESSOR

Tompkins recently announced that Scott L. Gruber will retire as president and CEO of Tompkins VIST Bank after nearly nine years of service to the company. In anticipation of his retirement, Tompkins VIST Bank worked to assure a smooth transition of leadership and is delighted to announce the appointment of Ginger G. Kunkel to chief operating officer, before she assumes leadership upon Gruber's retirement. He will support the transition process, retiring in the second quarter of 2022.

Gruber is active in community service through various nonprofit boards and other leadership roles throughout the market. He was recently named to the Lehigh Valley Business' Power 30 for Banking & Finance. "Scott demonstrated extraordinary business acumen as he grew the bank, strengthened its balance sheet and enhanced shareholder value during his tenure. He leaves the bank well positioned for future growth and continued high performance," said Tompkins VIST Bank Board Chair Alfred J. Weber. "I would like to thank him personally, and on behalf of the Board, for his contributions to Tompkins VIST Bank."

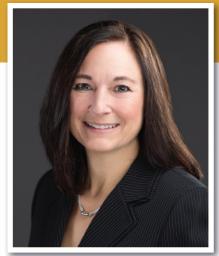
Steve Romaine, president & CEO of Tompkins Financial Corp. added, "Scott's commitment to the communities he serves and the people he leads is truly remarkable. He brings a strong moral code and driving passion to everything he does, continually delivering on his promise to clients, communities and employees. He has been instrumental to the success of the bank. I wish him all the best in his retirement."

A career Pennsylvania banker, Ginger Kunkel is well known throughout the financial services community for her expertise in commercial, retail, operational and executive



Scott L. Gruber

management. Her experience in driving a full spectrum of revenue generating businesses make her an ideal fit to lead Tompkins VIST Bank well into the future. She most recently was SEVP, chief operating officer for Riverview Bank & Riverview Financial Corporation, headquartered in Harrisburg, Pennsylvania. "Ginger's collaborative style, digital innovation experience and adaptable approach to problem solving make her an excellent cultural fit at Tompkins," said Weber. "She shares the same values as Tompkins and demonstrates her deep commitment to our communities through her activities and involvement in various nonprofit boards and business and community organizations. Ginger is well known as an outstanding



Ginger Kunkel

banking talent in our market and, along with the entire board, I welcome her and look forward to working with her as she builds on the success initiated by Scott Gruber."

"It has truly been an honor to lead Tompkins VIST Bank," said Gruber. "The company's vision and values, as a community bank, closely align with my personal values, so it has been an excellent fit for me. The team of people here at the bank are exceptional and truly committed to serving the needs of our communities and I remain grateful for their support. I look forward to working with Ginger during the transition and I have the utmost confidence in her ability to lead the bank and deliver sustainable excellence."

Congratulations to Scott Gruber, President & CEO & Gary Moyer, EVP, Chief Lending Officer On your retirement

Thank you to Scott and Gary for everything you've done for our company and community.



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