

BANTLE ROBERT B
 Form 5
 February 14, 2011

FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *
 BANTLE ROBERT B

2. Issuer Name and Ticker or Trading Symbol
 TOMPKINS FINANCIAL CORP
 [TMP]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2010

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 Exec. Vice President

TOMPKINS FINANCIAL CORPORATION, P.O. BOX 460
 (Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

ITHACA, NY 14851

Form Filed by One Reporting Person
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
Common Stock - 401k/esop	12/03/2010	^	L	876.9 A \$ 0 (1)	4,153	D	^
Common Stock	^	^	^	^ ^ ^	4,983	D	^

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

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)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
Incentive Stock Option (Right to Buy)	\$ 29.3	Â	Â	Â	Â (A) Â (D)	Â (2) 09/30/2012	Common Stock 106
Incentive Stock Option (Right to Buy)	\$ 35.7636	Â	Â	Â	Â (A) Â (D)	Â (2) 05/03/2014	Common Stock 6,586
Incentive Stock Option (Right to Buy)	\$ 38.5364	Â	Â	Â	Â (A) Â (D)	Â (3) 01/23/2016	Common Stock 7,986
Incentive Stock Option (Right to Buy)	\$ 37.2727	Â	Â	Â	Â (A) Â (D)	Â (3) 11/29/2017	Common Stock 4,123
Non-qualified Stock Option (Right to Buy)	\$ 35.7636	Â	Â	Â	Â (A) Â (D)	Â (2) 05/03/2014	Common Stock 5,394
Non-qualified Stock Option (Right to Buy)	\$ 38.5364	Â	Â	Â	Â (A) Â (D)	Â (3) 01/23/2016	Common Stock 4,114
Non-qualified Stock Option (Right to Buy)	\$ 37.2727	Â	Â	Â	Â (A) Â (D)	Â (3) 11/29/2017	Common Stock 6,878
Stock Appreciation Rights (SAR)	\$ 41.7091	Â	Â	Â	Â (A) Â (D)	Â (4) 09/17/2019	Common Stock 11,000

Reporting Owners

Reporting Owner Name / Address

Relationships

Director	10% Owner	Officer	Other
Â	Â		Â

BANTLE ROBERT B
TOMPKINS FINANCIAL CORPORATION
P.O. BOX 460
ITHACA, NY 14851

Exec.
Vice
President

Signatures

/s/ Robert B.
Bantle

02/10/2011

Signature of
Reporting Person

Date

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 profit sharing and reinvestment of quarterly cash dividends.
- (2) The stock option becomes exercisable in four installments commencing two years after the grant date.
- (3) The stock option becomes exercisable in six annual installments commencing two years after the date of the grant.

- Stock Appreciation Rights (SARs) were granted pursuant to the Tompkins Financial Corporation 2009 Equity Plan. They become
- (4) exercisable in six annual installments commencing two years after the grant date, and when exercised, SARs will be settled in Common Stock of the Company.

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.