

TOMPKINS FINANCIAL CORP  
Form 8-K  
October 29, 2010  
UNITED STATES

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) October 27, 2010

Tompkins Financial Corporation  
(Exact name of registrant as specified in its charter)

New York  
(State or other jurisdiction  
of incorporation)

1-12709  
(Commission  
File Number)

16-1482357  
(IRS Employer  
Identification No.)

The Commons, PO Box 460, Ithaca, New York  
(Address of Principal executive offices)

14851  
(Zip Code)

Registrant's telephone number, including area code (607) 273-3210

(Former name or former address, if changed since  
last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))
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Item 2.02 Results of Operations and Financial Condition

On October 27, 2010, the Company issued a press release announcing its earnings for the calendar quarter ended September 30, 2010. A copy of the press release is attached to this Report on Form 8-K as Exhibit 99.1 and is incorporated herein by reference.

Item 8.01 Other Events

On October 27, 2010, the Company issued a press release announcing that its Board of Directors approved payment of a regular quarterly cash dividend of \$0.34 per share, payable on November 15, 2010, to common shareholders of record on November 5, 2010. A copy of the press release is attached to this Report on Form 8-K as Exhibit 99.2 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

- (a) Not applicable.
- (b) Not applicable.
- (c) Not applicable.
- (d) Exhibits.

| Exhibit No. | Description  |
|-------------|--|
| 99.1        | Press Release of Tompkins Financial Corporation dated October 27, 2010 |
| 99.2        | Press Release of Tompkins Financial Corporation dated October 27, 2010 |

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TOMPKINS FINANCIAL CORPORATION

Date: October 27, 2010

By: /s/ Francis M. Fetsko  
Francis M. Fetsko  
Executive Vice President and Chief  
Financial Officer

INDEX TO EXHIBITS

| EXHIBIT<br>NUMBER | EXHIBIT DESCRIPTION  | PAGE |
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