

Privacy Policy and Notice

Facts	What does Tompkins Financial Corporation do with your personal information?																									
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.																									
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: -Social Security number and Income -Account balances and payment history -Transaction history and checking account information																									
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Tompkins Financial Corporation chooses to share, and whether you can limit this sharing.																									
<table border="1"> <thead> <tr> <th>Reasons we can share your personal information</th> <th>Does Tompkins Financial Corporation share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>For everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our marketing purposes- to offer our products and services to you</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our affiliates' everyday business purposes- information about your transactions and experiences</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our affiliates' everyday business purposes- information about your creditworthiness</td> <td>No</td> <td>We don't share</td> </tr> <tr> <td>For our affiliates to market to you</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>For nonaffiliates to market to you</td> <td>No</td> <td>We don't share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Tompkins Financial Corporation share?	Can you limit this sharing?	For everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	For our marketing purposes- to offer our products and services to you	Yes	No	For joint marketing with other financial companies	Yes	No	For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No	For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share	For our affiliates to market to you	Yes	Yes	For nonaffiliates to market to you	No	We don't share
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To limit our sharing:	-Call 888-273-3210 -Visit us online: www.vistbank.com -Mail the form below Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.																									
Questions?	Call toll-free 888-273-3210 or go to www.vistbank.com																									

Mail-in Form		
<p>If you have a joint account, your choice will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice only to me.</p>	<p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p>Name _____</p> <p>Address _____</p> <p>City, State, Zip _____</p> <p>My/Our relationship is with: _____</p>	<p>Mail to: Tompkins Financial Corporation Tompkins-Opt-Out PO Box 460 Ithaca NY 14851</p>

Who we are

Who is providing this notice? Tompkins Financial Corporation, including all of its affiliates.

What we do

How does Tompkins Financial Corporation protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Tompkins Financial Corporation collect my personal information? We collect your personal information, for example, when you

- Provide account information or deposit money
- Apply for a loan or use your credit or debit card
- Apply for insurance

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply to everyone on your account – unless you tell us otherwise

Definitions

Affiliates Companies related by common ownership or control. They can be financial or nonfinancial companies.

- Our affiliates include financial companies, such as Tompkins Trust Company; Tompkins Bank of Castile; Tompkins Mahopac Bank; Tompkins VIST Bank; Tompkins Financial Advisors;
- nonfinancial companies, such as Tompkins Insurance Agencies Inc.

Nonaffiliates Companies not related by common ownership or control. They can be financial or nonfinancial companies.

- Tompkins Financial Corporation does not share with nonaffiliates so they can market to you.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partner(s) include credit card companies.



Locally focused. A world of possibilities.

*This is a copy of our privacy policy. Please read to be aware of your rights.
We are committed to helping you safeguard your privacy.*