

# BANKnotes



SPRING  
2014

TOMPKINS  
VIST  
BANK

## Crysta Peers: Building Momentum Within Her Community

When Crysta Peers joined the Phoenixville Regional Chamber of Commerce six years ago, her reason was simple. "All I really wanted was to demonstrate Tompkins VIST Bank's worth to the business community and the community at large," she said. "Who knew it would lead to this?" By "this," Crysta is referring to being named chairman of the chamber board.



Crysta Peers

That Crysta would be the first woman chairman for the Phoenixville Chamber is no surprise to people who know her. Crysta, in her role as manager of the Oaks office for Tompkins VIST Bank, works with small businesses and individuals in the western Montgomery County area. She took on leadership roles at the 400-member chamber as soon as she joined. She's passionate about what the organization is doing to support the region.

Phoenixville has been experiencing a renaissance, she says, fostered by infrastructure improvements that have brought redevelopment, including new shops and restaurants.

The chamber is supporting that growth by generating ideas for events and helping to market them. One example is a "Food Truck Festival" last fall, which drew more than 10,000 people to the area.

As new chairman, Crysta sees her goal as building on these activities. "The Phoenixville Chamber recognizes that a positive economic future begins with a strong community," she says. "I'm thrilled to be working with partners who share the same vision."

*For CEO Scott Gruber, Crysta is fulfilling a key goal for the bank this year: Build on our momentum within our communities.*

"Commitment to our customers and our communities is what sets Tompkins VIST Bank apart," said Scott. "Crysta personifies this commitment."

## Springtime is the Right Time ...to Move Ahead with your Mortgage Plans!

Spring is here, the U.S. economy is gaining momentum, and consumers and businesses are finally moving ahead with their financial plans.

If you have been thinking of purchasing a new home or starting a renovation project, now is a good time to act. Rates remain near historic lows, and that makes obtaining or refinancing a mortgage very affordable.

If you're ready to move ahead, let Tompkins VIST Bank help you. We offer a wide range of loan programs including:

- Residential mortgage purchase and refinancing loans for owner occupied, second homes and investment properties
- Community One Program, a Tompkins Vist Bank exclusive program that offers

reduced fees and lower down payment amounts for eligible borrowers\*

- Construction draw financing
- Jumbo and adjustable rate products
- And much more...

Our mortgage loan officers have extensive expertise in mortgage financing and take pride in helping customers find the right solution for their mortgage needs. Contact them today or visit [www.VISTBank.com/mortgages](http://www.VISTBank.com/mortgages). You can begin your application process online.

\*Certain restrictions apply. Loans subject to credit approval.



# A new look for a familiar name.

As you interact with your community bank, you will notice some changes—to our logos, to our signs, and to the printed materials you receive from us.

## The reason for these changes?

To make it easier for our customers to see the relationships between all of our banks and affiliates, wherever they live and bank.

As many of our customers know, Tompkins Financial Corporation operates banks in four different regions: Tompkins Trust Company in Central New York, Tompkins Bank of Castile in Western New York, Tompkins Mahopac Bank in the Hudson Valley Region, and Tompkins VIST Bank in Southeastern Pennsylvania.

The fact that our banks are locally managed with local decision making is very important—to us and to our customers. It is also important to know that they are backed by Tompkins Financial, a \$4.9 billion dollar corporation recognized by many third party organizations as one of the strongest financial institutions in the country.

Our new logos and signs will help to make that important information clearer to all of our customers.



Each of our new logos has “Tompkins” at the top. So no matter where you go, you’ll be able to easily recognize our banks.

But each of our logos also includes the bank name you have come to know. And that helps show the local connection of our banks.

The consistent layout will also apply to our wealth management affiliate, Tompkins Financial Advisors, and Tompkins Insurance Agencies. We will all look like the same corporate family, which we are.

The new look includes a fresher design to reflect our commitment to the future, while retaining the familiar icon of the acorn and oak leaves.

You see our new logo on our buildings, in our branches and on our banking materials. We hope you like the change!

**Of course, one thing will never change: the high level of personal service you can expect wherever you see one of our signs.**

## How Older Adults Can Avoid Scam Artists

**Anyone can be a victim of financial fraud, but older adults are particularly at risk. Among the reasons:**

Scam artists and thieves know that many senior citizens have accumulated money and other assets throughout the years. Those who commit elder fraud range from loved ones — family members, friends or

caregivers — to complete strangers. Here are practical tips from the FDIC on how to protect yourself or someone else:

**Remember the red flags of a fraud.** Some of the classic warning signs include:

- An unsolicited phone call, e-mail or other request that you pay a large amount of money before receiving the goods or services;
- An unexpected e-mail or call requesting your bank account number, perhaps one asking you for the information printed at the bottom of one of your checks;
- An offer that seems too good to be true, like an investment “guaranteeing” a return that’s way above the competition;

- Someone expressing a new or unusual interest in your finances;
- Pressure to send funds quickly by wire transfer; or
- The other party insists on secrecy.

**Protect your personal information.** Never provide Social Security numbers, bank account information, PINs, passwords and other sensitive information in response to an unsolicited call, fax, letter, e-mail or text message, no matter how genuine the situation may appear.

**Sign up for direct deposit.** Direct deposit into your bank account is the fastest and safest way to receive money or other payments, such as your pension or an income tax refund.

**Closely monitor credit card bills and bank statements.** Look at your statements as soon as they arrive and report unauthorized purchases, withdrawals or anything suspicious, regardless of how small or large the dollar amount.

**Immediately report a fraud or theft** to someone you trust as well as the proper authorities. Many older people make the mistake of not telling loved ones or not contacting the police or other law enforcement agencies when they’ve been victimized.

**Look at your statements as soon as they arrive and report unauthorized purchases, withdrawals or anything suspicious, regardless of how small or large the dollar amount.**



# PRIVACY POLICY AND NOTICE



When you do business with Tompkins Trust Company, Tompkins Bank of Castile, Tompkins Mahopac Bank, Tompkins VIST Bank, Tompkins Financial Advisors, (the brand name under which Tompkins Trust Company and Tompkins Wealth Management, Inc. provide wealth management services), or Tompkins Insurance Agencies, Inc. (each an Affiliate of Tompkins Financial Corporation and together called "Tompkins"), you expect that your personal information will be kept private and confidential. At Tompkins, we are committed to maintaining your privacy and safeguarding your account, transaction, and non-public personal information. Such information is considered confidential. If you terminate your relationship with Tompkins, your information will still be kept confidential.

## Obtaining Information

Tompkins collects certain confidential information from you as a customer. We collect your personal information, for example, when you open an account or deposit money, pay your bills or apply for a loan, use your credit or debit card, apply for insurance, seek advice about your investments or direct us to buy or sell your securities. The types of personal information we collect depend upon the product or service you have with us. This information can include Social Security number and income, account balances and payment history, credit history and credit scores, account transactions and transaction history, overdraft and purchase history, and medical information. You supply some of this information to Tompkins on applications and other forms. Other information is collected from various sources such as non-affiliated third parties and consumer reporting agencies.

## Keeping Your Information Accurate and Secure

Tompkins has established procedures to ensure that the confidential information you provide is maintained in an accurate, current, and complete manner. Should you notify us of any errors or changes in your information, we will promptly correct or update it. We maintain physical, electronic, and procedural safeguards that comply with federal standards to secure your nonpublic personal information.

## Employee Access To Information

Employees of Tompkins may be given access to confidential information in the normal course of business. No employee of Tompkins is permitted to use or disseminate any

confidential information except as required for the normal performance of his or her job. Tompkins informs and trains its employees stressing the importance of confidentiality and customer privacy.

## Disclosing Information to Affiliates In Our Company

Tompkins may disclose information among its Affiliates for our everyday business purposes – such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus or otherwise as required by law. We may share information about your transactions and experiences, and for our affiliates to offer and provide you with additional products and services that may be available through our Company. However, we will not share information about your creditworthiness.

## Disclosing Information To Non-affiliated External Organizations

Tompkins' policy is to not share your confidential information with non-affiliated external organizations except for everyday business purposes, such as to process transactions, maintain accounts, respond to court orders and legal investigations or to report to credit bureaus or otherwise as required by law. We may disclose any of the information we collect, as described in the section entitled Obtaining Information, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Such organizations will be contractually required to conform to Tompkins' privacy standards.

## Opt-Out Notification

Tompkins may disclose non-exempted, nonpublic personal information, including transaction and experience information, to its affiliates for solicitation or marketing additional products and services. You may elect to opt-out of such disclosure to other Tompkins organizations for these purposes by completing and returning the Opt-Out Request below, by calling 888-273-3210, or through our web site by clicking on the Privacy Policy link. This request to opt out will remain in effect as long as you are a customer of Tompkins or you notify us otherwise. Tompkins' practice is to permit each joint consumer account holder to opt out separately. A joint consumer account holder is also permitted to act on behalf of all other joint account holders.

## Opt-Out Notification

I/we understand that non-exempted, non-public personal information, including transaction and experience information, may be shared with a Tompkins Affiliate for the purpose of the solicitation and marketing of products and services. I/we request an "opt-out" of the sharing of this information with Tompkins Affiliates for this purpose. This request to opt out will remain in effect as long as I/we are a customer of Tompkins or I/we notify you otherwise. *I/we understand that by exercising this opt-out, that I/we will prohibit sharing of information for future solicitation or marketing of affiliate products or services that may offer a potential benefit to me/us.*

Name \_\_\_\_\_ Address \_\_\_\_\_  
Print

Telephone \_\_\_\_\_ Joint Account Holder Name \_\_\_\_\_  
Print

Signature \_\_\_\_\_ Date \_\_\_\_\_ Signature \_\_\_\_\_

My/our relationship is presently with: (check all that apply)

- Tompkins Trust Company (www.tompkinstrust.com)
- Tompkins Bank of Castile (www.bankofcastile.com)
- Tompkins Mahopac Bank (www.mahopacbank.com)
- Tompkins VIST Bank (www.vistbank.com)
- Tompkins Financial Advisors (www.tompkinsfinancialadvisors.com)
- Tompkins Insurance Agencies, Inc. (www.tompkinsins.com)

Mail completed request to: Tompkins – Opt-Out, PO Box 460, Ithaca, NY 14851 Telephone: 888-273-3210

# Taking Inventory of Your Home or Business

If fire, burglary or natural disaster destroyed your home or business, would you be able to report exactly what you lost to the police, to the Internal Revenue Service or to your insurance agent? Catastrophic loss is the last thing anyone wants to think about, but planning ahead could save you time, stress and money if the worst should happen.

Your trusted advisors at Tompkins Insurance offer these five ways to begin your household inventory:

1. Write down any valuable items with their serial numbers (usually found on the bottom or back of major appliances) along with the method of acquisition (purchased, inherited or gift), date purchased and price or approximate value.
2. Attach receipts, if possible.
3. Include furniture, appliances, carpeting, jewelry, artwork, toys and the contents of your closets, cabinets and drawers.
4. Videotape each room with verbal descriptions of major assets and their value. Include garage, attic, basement and your home's exterior, landscaping and fencing.
5. Store the video, photographs and inventory in a safe-deposit box and send a copy to a friend or relative.

Tompkins Insurance can help you determine if your property is adequately protected.

Tompkins Insurance is licensed to conduct insurance business in all 50 states. Insurance products are not FDIC insured, not Bank guaranteed, and may lose value.

# Spring Home Improvement Plans?

Our Home Equity Line of Credit can be your power tool.

After a tough winter, you may have several home repair projects you want to complete. A home equity line of credit from Tompkins VIST Bank can be your "power tool" to provide the financing to get those projects done.

In fact, we call our Equilock home equity "a line of credit with super powers." It gives you the benefits of a line of credit – plus the flexibility to use it like a fixed-rate loan. So whether you're remodeling your home, financing an education or consolidating debt, you'll have more options than ever before.

**Lock in if rates rise. Unlock if rates fall.** And enjoy the convenience of auto payment from our checking account.

## Attractions of Home Equity Loans

**Convenience** - It's easy to apply, and the decision process is fast. If you are approved, your commitment can act like a line of credit. You don't have to borrow all the funds at once.

**Interest rates** - Interest rates on our Equilock line are especially attractive and lower than those on credit cards. Using the proceeds of a home equity loan to pay off credit card debt will usually save you money.

**Flexible uses** – Even though you are borrowing against your house, there is no requirement to use the money on your house. A home equity loan can be used for college costs or even to buy a car.

**Tax benefits** - For individuals that itemize their tax deductions, the interest paid on home equity loans may help to save some income tax. Consult your tax advisor for more details.

You never know what life may bring your way. A line of credit— with super powers—is a great way to be ready. For more information, call 888-238-3330. Or stop by any of our branch locations.

\* Equilock is a variable rate line of credit with a fixed-rate lock option. An introductory 2.99% Annual Percentage Rate (APR) will be in effect for six months after opening the line. Following the introductory period, the APR will become the highest Prime Rate quoted in the Wall Street Journal on the first day of the month (3.25% APR as of 3/1/2014). The lowest rate will be 3.25% APR and the highest will be 14.99% APR. The variable rate line is subject to credit approval and appraisal with draw and repayment periods of 10 years with no annual fee. Line requires auto payment from a VIST Bank checking account. A \$35 fee is applied if you exceed your credit limit. If a fixed rate option is selected, the maximum fixed rate term is 180 months, but cannot exceed maturity date of the line of credit. Minimum fixed rate term is 60 months. Minimum fixed rate loan amount is \$5,000. Maximum fixed loan amount is the full balance of the line of credit. There is a \$50 fee to lock or unlock any portion of the line of credit. Maximum number of fixed rate loan locks is six. If opted, the fixed APR will be based on the lesser of either the bank's current fixed home equity loan rate (3.75% APR for up to 60 months as of 3/1/2014) or the current fixed Equilock rate (prime rate + 6% for 60 months; prime + 8% for 120 months; prime + 10% for 180 months). Property insurance required. Flood insurance may be required. If you close the line within 36 months, you must reimburse us for third party fees paid in connection with opening the line. These fees are estimated at \$450 for a \$70,000 loan. Mortgage tax must be paid by the borrower for loans over \$250,000. Consult your tax advisor about deductibility of interest. Terms and conditions subject to change without notice.

## Home Equity Line of Credit

Introductory rate  
**2.99%** APR\*  
for six months

After that, the rate will be  
**3.25%** APR\*  
variable rate

PLEASE SEND US YOUR THOUGHTS ON TOMPKINS VIST BANK'S SERVICES.

Customer Care Center 1-888-238-3330

Tompkins VIST Bank | PO Box 6219 | Wyomissing, PA 19610

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Tompkins Financial Advisors 610-372-7737 | Insurance Services 888-601-2677

24-HR Telephone Banking 800-382-8128

**TOMPKINS**  
VIST Bank



50% Recycled  
25% Post consumer waste

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Member FDIC

