



Coronavirus (COVID-19) Planning and Readiness

Tompkins Financial Corporation and each of its affiliate banks and subsidiaries (collectively referred to as “Tompkins”), including Tompkins Trust Company, Tompkins Mahopac Bank, Tompkins Bank of Castile, Tompkins VIST Bank, and Tompkins Insurance Agencies have had long-standing Business Continuity and Pandemic Planning policies and procedures in place, and are confident in our ability to continue to provide uninterrupted service and meet the needs of our customers during the coronavirus (COVID-19) outbreak.

Tompkins has in place a Pandemic Planning Team that is actively engaged in monitoring the developments of the COVID-19 spread. This team is charged with ensuring that critical and non-critical business functions continue uninterrupted should COVID-19 impact any of our geographies. This includes plans for supporting remote work for a significant percentage of Tompkins’ workforce, continuation of branch banking services, communication with employees and customers, and various other operational considerations to support continued bank operations, including plans to quarantine any impacted Tompkins team members to prevent further spread of COVID-19.

While Pandemic Planning is important in addressing logistical elements of responding to a COVID-19 outbreak, Business Continuity Planning has been an ongoing part of our business for multiple years to ensure readiness for such an event.

Tompkins maintains and tests a robust business continuity plan and disaster recovery program. At the foundation of the program are Business Impact Assessments that identify, categorize and prioritize critical business processes, technology, and personnel to ensure ongoing systems availability and recovery capabilities for our most critical business processes and customer products.

Tompkins maintains two geographically separate datacenters for redundancy purposes, including separate equipment, power, and telecommunication connectivity (internet access).

Secure data backups are performed both through on-line replication between our two datacenters as well as off-line through the use of tape backups that are encrypted and stored off-site for secure storage.

Tompkins conducts various simulation exercises to test the adequacy and uninterrupted readiness of our people, processes and technology. This includes among other things, testing our datacenters backup site, data replication, Internet connectivity, remote work capability of key personnel, and most importantly, the availability of our customer-facing remote services.

Not only are Tompkins’ Business Continuity capabilities critical to our customers’ availability needs, the activities of our vendors and critical service providers are as well. Tompkins has a well-established third party risk program that includes the evaluation and review of our most critical vendors and their capabilities to meet our service level requirements, including the testing of their technology and processes to serve our customers in pandemic or other adverse circumstances.