



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

July 31, 2024

Alyssa Hochberg Fontaine  
Executive Vice President and General Counsel  
Tompkins Financial Corporation  
P.O. Box 460  
Ithaca, New York 14851

**Re: Tompkins Financial Corporation**  
**Registration Statement on Form S-3**  
**Filed July 26, 2024**  
**File No. 333-281027**

Dear Alyssa Hochberg Fontaine:

This is to advise you that we have not reviewed and will not review your registration statement.

Please refer to Rules 460 and 461 regarding requests for acceleration. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Please contact John Stickel at 202-551-3324 with any questions.

Sincerely,

Division of Corporation Finance  
Office of Finance