Achzet Russ Form 5 February 11,										
FORM								OMB A	PPROVAL	
Check this no longer	RITIES AND EXCHANGE COMMISSION shington, D.C. 20549				OMB Number: Expires:	3235-0362 January 31, 2005				
to Section Form 4 or 5 obligatio may conti	Form ANN ons nue.	n ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES							average urs per . 1.0	
See InstructionFiled pursuant to Section 16(a) of the Securities Exchange Act of 1934,1(b).Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,Form 3 HoldingsSection 17(a) of the Public Utility Holding Company Act of 1935 or SectionReported30(h) of the Investment Company Act of 1940TransactionsReportedReportedSection 17(a)										
Achzet Russell K Symbol			Name and Ticker or Trading				5. Relationship of Reporting Person(s) to Issuer			
			[TMP]				(Check all applicable)			
(Last) (First) (Middle) 3. Statem (Month/D 12/31/20			-				X_ Director 10% Owner Officer (give title Other (specify below) below)			
	5 FINANCIAL TION,Â Ρ Ο ΒΟΣ									
			onth/Day/Year)					Joint/Group Reporting eck applicable line)		
							(cliec	k applicable line)	
ITHACA,Â	NYÂ 14851						_X_ Form Filed by Form Filed by I Person			
(City)	(State) (Zip) Tak	ole I - Non-Deri	ivative Sec	curitie	s Acqu	iired, Disposed of	f, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Code	4. Securi Acquired Disposed (Instr. 3, Amount	d (A) o d of (D 4 and (A) or)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	Â	Â	Â	Â	Â	Â	62,795	I	By Trust	
Reminder: Rep securities bene	Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.						SEC 2270 (9-02)			

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Amou Unde Secur	rlying	8. Price of Derivative Security (Instr. 5)	9. D S B O E I S F i (I
				(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting	Relationships					
	Director	10% Owner	Officer Other			
Achzet Russell K TOMPKINS FIN P O BOX 460 ITHACA, NYÂ	ÂX	Â	Â	Â		
Signature	S					
/s/ Russell K. Achzet	02/09/2010					
<u>**</u> Signature of Reporting Person	Date					

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.