TOMPKINS TRUSTCO INC

Form 4

November 22, 2004

OMB APPROVAL FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION OMB 3235-0287 Washington, D.C. 20549 Number: Check this box January 31, Expires: if no longer 2005 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to Estimated average **SECURITIES** Section 16. burden hours per Form 4 or response... 0.5 Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. 30(h) of the Investment Company Act of 1940 See Instruction 1(b). (Print or Type Responses)

1. Name and Address of Reporting Person * GARNER STEPHEN E			bol		cker or Trading TCO INC [TMP]	5. Relationship of Reporting Person(s) to Issuer				
(Last) (First) (Middle)		ldle) 3. Da	nte of Ear	rliest Trans	saction	(Check all applicable)				
			nth/Day/Y	Year)		Director	10%	Owner		
C/O TOMPKINS TRUSTCO,			9/2004			_X_ Officer (give t		r (specify		
INC.,, PO BO	X #460					below) President &	below) CEO Affiliate	Bank		
	4. If	Amendm	ent, Date	Original	6. Individual or Joint/Group Filing(Check					
	Filed	(Month/D	Day/Year)		Applicable Line) _X_ Form filed by One Reporting Person					
ITHACA, NY	14851					Form filed by Mo Person	ore than One Rep	porting		
(City)	(State) (Z	ip)	Table I -	Non-Deri	ivative Securities Acq	uired, Disposed of,	or Beneficiall	y Owned		
1.Title of	2. Transaction Date	2A. Deemed	3	3.	4. Securities Acquired	d 5. Amount of	6.	7. Nature		
Security	(Month/Day/Year)	Execution D	ate, if	Transactio	n(A) or Disposed of (D) Securities	Ownership	Indirect		
(Instr. 3)		any		Code	(Instr. 3, 4 and 5)	Beneficially	Form:	Benefici		
		/N/I /1 /D	(X7)	(T (0)		Λ 1	D' (D)	0 1		

	Table 1 - Non-Derivative Securities Acqu							reu, Disposeu of, of Belleficially Owneu				
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Transaction		4. Securities Acquired n(A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
			Code	V	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)	(I) (Instr. 4)			
Common Stock	11/19/2004		M/K		2,028	A	\$ 18.33	2,781	D			
Common Stock	11/19/2004		F/K		753	D	\$ 49.42	2,028	D			
Common Stock - 401K/ESOP	11/19/2004		J	V	371	A	\$ 46	3,591	D			
Common Stock DRIP	11/19/2004		P	V	5	A	\$ 46	5	D			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Edgar Filing: TOMPKINS TRUSTCO INC - Form 4

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 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. 5. Number Transactionof Derivative Code Securities (Instr. 8) Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amoun Underlying Securit (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amo or Num of Share
Incentive Stock Option (right to buy)	\$ 18.33	11/19/2004		M/K	2,028	06/04/2003	06/04/2009	Common Stock	2,0
Incentive Stock Option (right to buy	\$ 34.32					07/24/2003	07/24/2011	Common Stock	5,5
Incentive Stock Option (right to buy)	\$ 39					09/30/2003	09/30/2012	Common Stock	6,6
Incentive Stock Option (right to buy)	\$ 47.6					05/03/2006	05/03/2014	Common Stock	4,2
Non-qualified Stock Option (right to buy)	\$ 18.33					06/04/2003	06/04/2009	Common Stock	1,0
Non-qualified Stock Option (right to buy)	\$ 39					09/30/2003	09/30/2012	Common Stock	4,3
Non-qualified Stock Option (right to buy)	\$ 47.6					05/03/2006	05/03/2014	Common Stock	9,3

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Reporting Owners 2

Edgar Filing: TOMPKINS TRUSTCO INC - Form 4

GARNER STEPHEN E C/O TOMPKINS TRUSTCO, INC., PO BOX #460 ITHACA, NY 14851

President & CEO Affiliate Bank

Signatures

Stephen E. 11/22/2004 Garner

**Signature of Date
Reporting Person

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 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.

Signatures 3