

TOMPKINS TRUSTCO INC  
 Form 5  
 February 14, 2003

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

FORM 5  
 ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check box if no longer subject to Section 16.  
 Form 4 or Form 5 obligations may continue.

Form 3 Holdings Reported

Form 4 Transactions Reported

1. Name and Address of Reporting Person(s)

Garner, Stephen E.  
 The Commons, PO Box 460

Ithaca, NY 14851

2. Issuer Name and Ticker or Trading Symbol

Tompkins Trustco, Inc. (TMP)

3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)

4. Statement for Month/Year

12/02

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
 Executive Vice President

7. Individual or Joint/Group Filing (Check Applicable Line)

Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1) Title of Security	2) Trans- action Date (Month/ Day/Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) A or D	Price
Common Stock				
Common Stock - 401K			3	
Common Stock - ESOP				

Table II (PART 1) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns

1) Title of Derivative Security	2) Conversion or Exercise Price of Derivative	3) Trans- action Date	4) Trans- action Code	5) Number of Derivative Securities Acquired (A) or Disposed of (D)
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	Security	Code	A	D
Incentive Stock Option (right to buy)	\$37.7500			
Incentive Stock Option (right to buy)	\$42.9000			
Non-Qualified Stock Option (right to buy)	\$20.1660			
Non-Qualified Stock Option (right to buy)	\$42.9000			
Incentive Stock Option (right to buy)	\$20.1660			

Table II (PART 2) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns

1) Title of Derivative Security	3) Transaction Date	7) Title and Amount of Underlying Securities	8) Price of Derivative Security
		Title	Amount or Number of Shares
-			
Incentive Stock Option (right to buy)		Common Stock	5,000
Incentive Stock Option (right to buy)		Common Stock	6,024
Non-Qualified Stock Option (right to buy)		Common Stock	950
Non-Qualified Stock Option (right to buy)		Common Stock	3,976
Incentive Stock Option (right to buy)		Common Stock	19,600

SIGNATURE OF REPORTING PERSON  
 /S/ Garner, Stephen E.  
 DATE 02/11/03