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TOMPKINS TRUSTCO INC
Form 8-K
October 22, 2003

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED) October 22, 2003

TOMPKINS TRUSTCO, INC.

(Exact name of registrant as specified in its charter)

New York	1-12709	16-1482357
----- (State or other jurisdiction of incorporation)	----- (Commission File Number)	----- (IRS Employer Identification No.)

The Commons, PO Box 460, Ithaca, NY	14851
----- (Address of principal executive offices)	----- (Zip Code)

Registrant's telephone number, including area code: (607) 273-3210

Not Applicable

(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits

Exhibit No.	Description
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99.1	Press Release of Tompkins Trustco, Inc. dated October 22, 2003.

Item 12. Results of Operations and Financial Condition.

On October 22, 2003, the Company issued a press release announcing its

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earnings for the calendar quarter ended September 30, 2003. A copy of the press release is attached to this Report on Form 8-K as Exhibit 99.1 and is incorporated herein by reference.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TOMPKINS TRUSTCO, INC.

Date: October 22, 2003

By: /s/ JAMES J. BYRNES

James J. Byrnes
Chairman and
Chief Executive Officer

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