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TOMPKINS TRUSTCO INC
Form 8-K
January 28, 2004

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) January 28, 2004

TOMPKINS TRUSTCO, INC.

(Exact name of registrant as specified in its charter)

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

The Commons, PO Box 460, Ithaca, NY	14851
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(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 January 28, 2004.

Item 12. Results of Operations and Financial Condition

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On January 28, 2004, the Company issued a press release announcing its earnings for the calendar quarter ended December 31, 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: January 28, 2004

By: /s/ JAMES J. BYRNES

James J. Byrnes
Chairman and
Chief Executive Officer

INDEX TO EXHIBITS

EXHIBIT NUMBER -----	EXHIBIT DESCRIPTION -----	PAGE -----
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